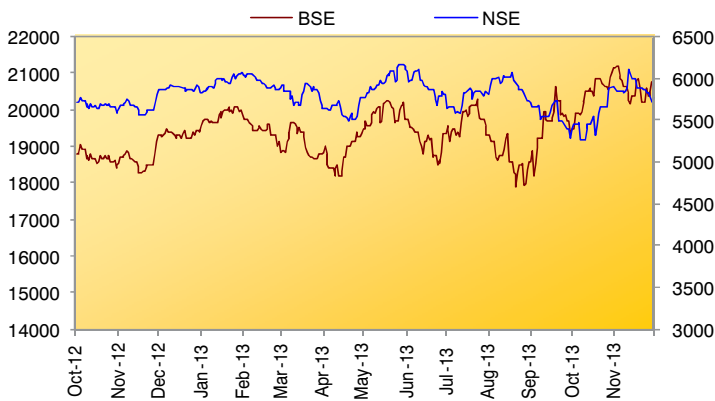


as on 29th November 2013

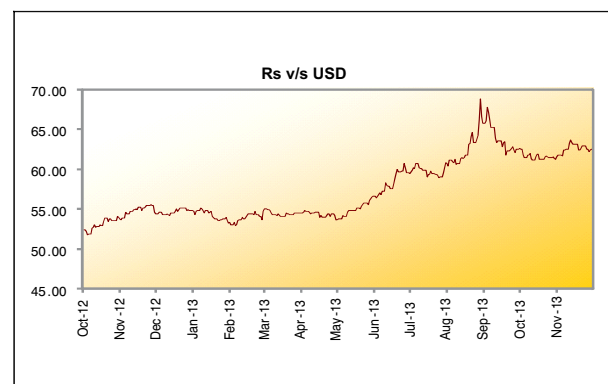
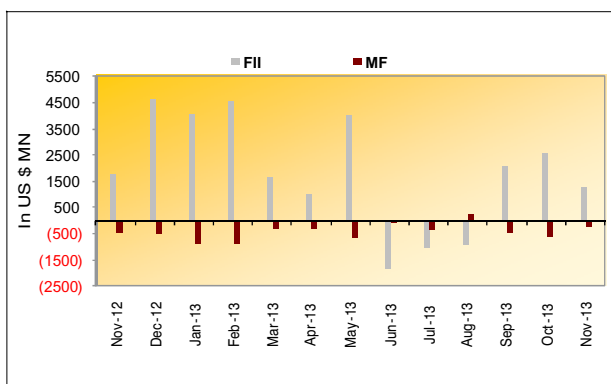
Market Outlook	Pg 1
Investment Performance	Pg 3
Assure Fund	Pg 5
Income Advantage Fund	Pg 6
Protector Fund	Pg 7
Builder Fund	Pg 8
Balancer Fund	Pg 9
Enhancer Fund	Pg 10
Creator Fund	Pg 11
Magnifier Fund	Pg 12
Maximiser Fund	Pg 13
Super 20 Fund	Pg 14
Multiplier Fund	Pg 15
Platinum Plus I Fund	Pg 16
Platinum Plus II Fund	Pg 17
Platinum Plus III Fund	Pg 18
Platinum Plus IV Fund	Pg 19
Platinum Premier Fund	Pg 20
Platinum Advantage Fund	Pg 21
Foresight Single Pay	Pg 22
Foresight 5 Pay	Pg 23
Titanium I Fund	Pg 24
Titanium II Fund	Pg 25
Titanium III Fund	Pg 26
Pension Nourish Fund	Pg 27
Pension Growth Fund	Pg 28
Pension Enrich Fund	Pg 29
Pure Equity	Pg 30
Liquid Plus	Pg 31
Value & Momentum	Pg 32



INDEX	29-Nov-13	29-Oct-13	% Change
Nifty	6176.10	6220.90	-0.72%
Sensex	20791.93	20929.01	-0.65%
BSE 100	6177.75	6196.89	-0.31%
Dow Jones	16086.41	15680.35	2.59%
Nikkei	15661.87	14325.98	9.32%
Hang Seng	23881.29	22846.54	4.53%
Nasdaq	4059.89	3952.34	2.72%

Slowing growth, high inflation and rising interest rates have been serious concerns for some time now. There is reason to cheer on the growth front as the 2QFY14 gross domestic product (GDP) growth came in at 4.8%, largely in line with expectations. This was led by agriculture growing by 4.6%, industry growing by 2.3%, and services growing by 5.9%. However, on the inflation front the news was less positive with the October wholesale price index (WPI) and core inflation accelerating to 7% and 2.6% YoY, respectively.

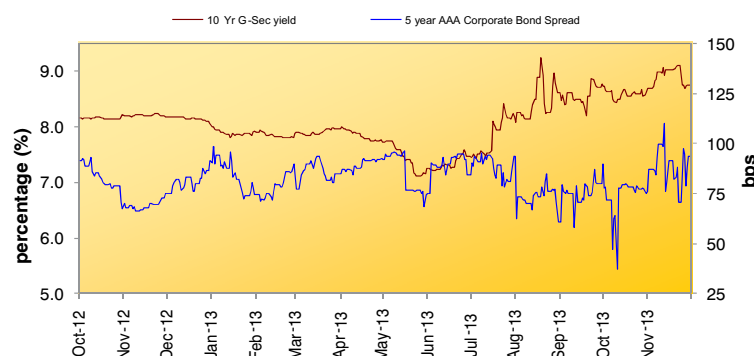
The government took several steps on the non-tax revenue front to meet its fiscal deficit target of 4.8%. On the divestment front, the government raised Rs.1600 from the Power Grid FPO. Stake sales in Indian Oil and Coal India are on the cards. The government is likely to take a call on the Balco and Hindustan Zinc stake sales soon. The empowered group of ministries (EGoM) accepted the telecom commission's recommendations on the spectrum reserve price and the expected spectrum sale will also bring in some revenue to the government. Gradual diesel price deregulation will also help ease the fiscal pressures on the government.



There has been steady progress on the reform front. The government has set up a "Project Monitoring Group" (PMG) working with both private entrepreneurs and ministries to facilitate the approval of projects and to speed up stalled infrastructure projects. It has resolved issues in 117 projects worth US\$63bn (3.4% of GDP) since July 2013.

The current account deficit (CAD) situation is improving and the full year CAD estimate are now around US\$45bn (2.5% of GDP). Oil prices are expected to cool off because of positive news on the Iran nuclear deal front. Reserve Bank of India (RBI) received around \$34bn from non-resident Indians under the special scheme floated by it. Both these will go a long way in easing the CAD problem and funding the deficit.

Key Indices	29-Nov-13	29-Oct-13	% Change
10 year G-Sec	8.70%	8.60%	1.15%
5 Year G-Sec	8.85%	8.70%	1.69%
91 Day T Bill	8.86%	8.74%	1.35%
364 day T-Bill	8.81%	8.52%	3.29%
MIBOR	9.03%	9.06%	-0.33%
Call Rates	8.04%	7.81%	2.86%



Outlook for equities

Indian equities consolidated in November, post a multiyear high closing in previous month. The BSE Sensex declined by 1.8% in November 2013. Foreign Institutional Investors (FIIs) continued to be net buyers for the third consecutive month, with net inflows of \$1.1bn, taking their YTD net inflows to \$17.5bn. Domestic Institutional Investors (DIIs) were net sellers to the tune of \$1.5bn, taking their YTD net selling to \$11.7bn. Market trends in December will be mainly determined by the stand taken by US Federal Reserve on quantitative tapering. The “Quantitative tapering” is referred to the anticipated reduction of the Federal Reserve's (FED) quantitative easing, or bond buying programme. Currently, US Federal Reserve buys around \$85bn bonds/month. If tapering happens, the bond buying will be reduced to \$75-80bn and result in lower liquidity which will lead to fund outflow from emerging markets.

The BSE Sensex, currently trading at 14x FY15e (which means trading at 14 times of the earnings of sensex companies for the financial year 2015), can be expected to consolidate at current levels. Going forward, global cues on US tapering, FII flows and domestic policy measures would drive equity markets.

Outlook for debt

Even if the economic growth continues to slow down, we expect RBI'S policy rates to remain elevated to support positive real interest rates i.e; (interest rate – inflation rate)

A new 10 year security issuance bought some movement in the 10 year GSec benchmark yields. We expect the 10 year government bond to trade in the range of 8.75% to 8.90% in the near term. Corporate bond spreads are expected to remain tight at 75 basis points as fresh issuances are not expected.

Performance at a Glance as on 29th November 2013



Life Funds

Figures in percentage (%)

Returns	Period	Assure	BM	Income Advantage	BM	Protector	BM	Balancer	BM
Absolute Return	1 month	0.60%	0.45%	-0.01%	0.04%	0.04%	0.01%	0.04%	-0.07%
	3 months	3.06%	3.45%	2.95%	3.30%	4.19%	4.29%	6.04%	5.69%
	6 months	3.61%	2.63%	-2.28%	-2.45%	-1.77%	-2.10%	-1.22%	-1.75%
	1 Year	8.58%	7.26%	5.08%	4.57%	4.35%	4.67%	4.68%	4.48%
CAGR	2 Years	9.34%	8.02%	8.50%	6.95%	7.96%	7.51%	9.30%	8.02%
	3 Years	8.93%	7.67%	7.61%	6.61%	6.12%	6.16%	5.84%	5.16%
	4 Years	8.19%	6.76%	7.62%	6.03%	6.14%	5.95%	6.36%	5.51%
	5 Years	10.04%	7.31%	10.43%	-	9.20%	7.85%	11.56%	9.17%
	Since Inception	9.28%	7.17%	10.62%	5.83%	8.06%	5.67%	9.41%	6.02%

Returns	Period	Builder	BM	Enhancer	BM	Creator	BM
Absolute Return	1 month	0.00%	-0.03%	0.03%	-0.08%	0.08%	-0.16%
	3 months	5.13%	5.27%	6.52%	6.18%	8.52%	8.16%
	6 months	-1.11%	-1.77%	-1.09%	-1.59%	-0.26%	-0.99%
	1 Year	5.04%	4.74%	4.85%	4.50%	4.15%	4.53%
CAGR	2 Years	9.26%	8.06%	9.20%	8.28%	10.17%	9.26%
	3 Years	6.00%	5.68%	5.02%	4.91%	3.58%	3.85%
	4 Years	6.44%	5.85%	5.76%	5.45%	5.53%	5.13%
	5 Years	11.10%	8.91%	11.53%	9.70%	15.25%	11.58%
	Since Inception	9.93%	6.63%	11.38%	7.65%	11.92%	9.40%

Returns	Period	Magnifier	BM	Maximiser	BM	Super 20	BM	Multiplier	BM
Absolute Return	1 month	0.20%	-0.22%	-0.15%	-0.32%	-0.14%	-0.64%	3.80%	3.19%
	3 months	12.64%	11.98%	15.84%	13.04%	15.34%	11.57%	17.91%	15.35%
	6 months	1.67%	1.24%	0.39%	0.86%	1.99%	2.66%	-1.08%	-2.82%
	1 Year	4.80%	4.88%	0.61%	4.46%	7.46%	7.04%	-2.80%	-4.49%
CAGR	2 Years	12.61%	11.06%	10.63%	11.32%	14.72%	11.91%	9.75%	6.14%
	3 Years	0.86%	1.61%	-1.38%	0.84%	3.59%	1.60%	-2.25%	-4.39%
	4 Years	4.47%	4.27%	2.18%	3.89%	6.42%	4.55%	2.72%	1.40%
	5 Years	16.86%	14.91%	16.28%	15.69%	-	-	22.55%	15.65%
	Since Inception	12.55%	4.25%	6.24%	5.09%	10.29%	7.70%	3.19%	-0.02%

Fund Name

Benchmark Composition

SFIN

Assure	-	Crisil Short Term Bond Index	-	ULIF01008/07/05BSLIASSURE109
Income Advantage	-	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF01507/08/08BSLIINCADV109
Protector	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00313/03/01BSLPROTECT109
Builder	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00113/03/01BSLBUILDER109
Balancer	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00931/05/05BSLBALANCE109
Enhancer	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00213/03/01BSLENHANCE109
Creator	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00704/02/04BSLCREATOR109
Magnifier	BSE 100	-	Crisil Liquid Fund Index	ULIF00826/06/04BSLIIMAGNI109
Maximiser	BSE 100	-	Crisil Liquid Fund Index	ULIF01101/06/07BSLIINMAXI109
Multiplier	CNX Midcap	-	Crisil Liquid Fund Index	ULIF01217/10/07BSLINMULTI109
Super 20	BSE Sensex	-	Crisil Liquid Fund Index	ULIF01723/06/09BSLSUPER20109

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Performance at a Glance as on 29th November 2013



BSLI Funds

Figures in percentage (%)

Returns	Period	Platinum Plus-	Platinum Plus II	Platinum Plus III	Platinum Plus IV-	Platinum Premier	Platinum Advantage
Absolute Return	1 month	-0.45%	-0.54%	-0.78%	-0.81%	-0.86%	-0.87%
	3 months	10.05%	10.75%	11.11%	11.38%	11.75%	13.43%
	6 months	-1.05%	-1.18%	-1.11%	-1.25%	-1.16%	0.53%
	1 Year	3.89%	3.59%	4.30%	3.87%	4.37%	5.34%
CAGR	2 Years	9.66%	9.12%	9.67%	9.20%	9.72%	12.36%
	3 Years	0.44%	0.50%	1.11%	0.69%	0.98%	3.11%
	4 Years	4.15%	4.45%	4.46%	4.54%	-	-
	5 Years	13.89%	16.05%	-	-	-	-
	Since Inception	3.96%	11.55%	7.09%	4.69%	5.00%	1.46%

Returns	Period	Titanium I-	Titanium II	Titanium III	Foresight - 5 Pay	Foresight - Single Pay	Pure Equity	Liquid Plus	BM
Absolute Return	1 month	-0.26%	-0.20%	-0.10%	-0.70%	-0.97%	-0.85%	0.70%	0.63%
	3 months	9.62%	9.76%	8.19%	9.35%	13.07%	10.74%	2.11%	2.64%
	6 months	0.31%	0.49%	0.95%	-2.13%	0.88%	5.48%	4.08%	4.10%
	1 Year	4.52%	4.73%	5.23%	3.44%	6.44%	7.01%	8.17%	8.00%
CAGR	2 Years	10.07%	10.29%	9.65%	9.82%	12.54%	-	-	-
	3 Years	2.24%	2.38%	3.11%	-	-	-	-	-
	4 Years	-	-	-	-	-	-	-	-
	5 Years	-	-	-	-	-	-	-	-
	Since Inception	5.06%	4.87%	2.87%	3.00%	4.87%	12.30%	7.73%	7.95%

Returns	Period	Pension Growth	BM	Pension - Enrich	BM	Pension - Nourish	BM	Value Momentum	BM
Absolute Return	1 month	0.25%	-0.03%	-0.15%	-0.10%	-0.20%	0.01%	3.43%	-0.32%
	3 months	5.33%	5.27%	6.84%	6.68%	3.64%	4.29%	16.27%	13.04%
	6 months	-1.03%	-1.77%	-1.59%	-1.43%	-2.56%	-2.10%	-6.31%	0.86%
	1 Year	5.29%	4.74%	3.47%	4.51%	3.71%	4.67%	-8.65%	4.45%
CAGR	2 Years	8.93%	8.06%	8.95%	8.53%	7.44%	7.51%	-	-
	3 Years	5.86%	5.68%	4.36%	4.65%	5.77%	6.16%	-	-
	4 Years	6.30%	5.85%	5.62%	5.38%	5.81%	5.95%	-	-
	5 Years	11.72%	8.91%	13.05%	10.17%	9.21%	7.85%	-	-
	Since Inception	9.86%	6.63%	11.23%	7.89%	7.72%	5.67%	1.23%	9.08%

Fund Name

Benchmark Composition

SFIN

Platinum Plus I	-	-	-	ULIF01325/02/08BSLIPLAT1109
Platinum Plus II	-	-	-	ULIF01425/02/08BSLIPLAT2109
Platinum Plus III	-	-	-	ULIF01628/04/09BSLIPLAT3109
Platinum Plus IV	-	-	-	ULIF01816/09/09BSLIPLAT4109
Platinum Premier	-	-	-	ULIF02203/02/10BSLPLATPR1109
Platinum Advantage	-	-	-	ULIF02408/09/10BSLPLATADV109
Titanium I	-	-	-	ULIF01911/12/09BSLITITAN1109
Titanium II	-	-	-	ULIF02011/12/09BSLITITAN2109
Titanium III	-	-	-	ULIF02111/12/09BSLITITAN3109
Pension Nourish	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00604/03/03BSLNOURISH109
Pension Growth	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00504/03/03BSLIGROWTH109
Pension Enrich	BSE 100	Crisil Composite Bond Index	Crisil Liquid Fund Index	ULIF00404/03/03BSLIENRICH109
Foresight - Single Pay	-	-	-	ULIF02610/02/11BSLFSITSP1109
Foresight - 5 Pay	-	-	-	ULIF02510/02/11BSLFSIT5P1109
Liquid Plus	-	-	Crisil Liquid Fund Index	ULIF02807/10/11BSLLIQPLUS109
Pure Equity	-	-	-	ULIF02707/10/11BSLIPUREEQ109
Value & Momentum	BSE 100	-	-	ULIF02907/10/11BSLIVALUEM109

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Assure Fund

SFIN No.ULIF01008/07/05BSLIASSURE109



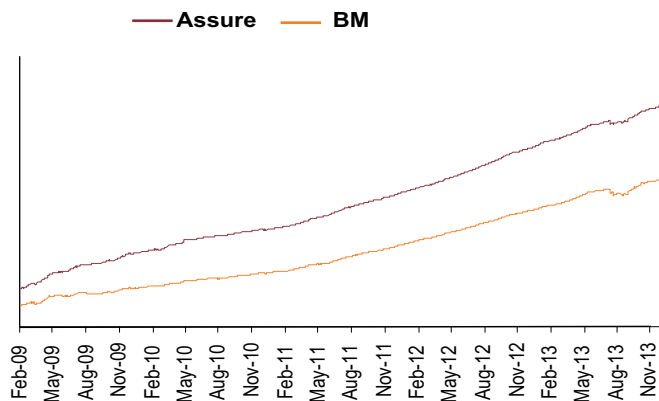
About The Fund

OBJECTIVE: To provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

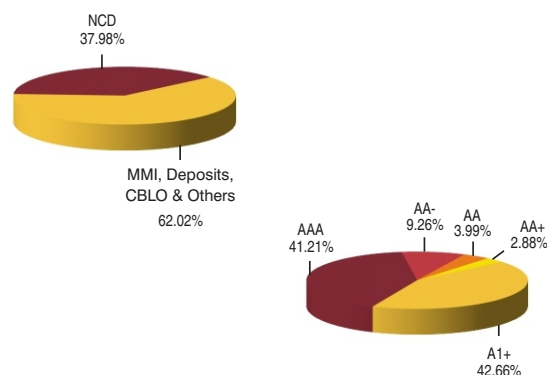
NAV as on 29th November 2013: ₹ 20.74 **BENCHMARK:** CRISIL Short Term Bond Index

Asset held as on 29th November 2013: ₹ 157.42 Cr **FUND MANAGER:** Mr. Devendra Singhvi



Asset Allocation

Rating Profile



SECURITIES

Holding

CORPORATE DEBT

37.98%

8.83% National Bank For Agri. And Rural Development 2015	5.68%
9.62% L I C Housing Finance Ltd. 2015	4.96%
9.75% Housing Development Finance Corpn. Ltd. 2016	3.19%
9.46% Power Finance Corpn. Ltd. 2015	3.17%
8.97% E I D-Parry (India) Ltd. 2016	3.08%
8.6% Bharat Aluminium Company Limited 2016	3.05%
8% Mahindra Vehicle Manufacturers Limited 2015	2.64%
9.8% Power Finance Corpn. Ltd. 2016	2.55%
8.8% Hdb Financial Services Ltd 2016	1.87%
10.18% L I C Housing Finance Ltd. 2016	1.42%
Other Corporate Debt	6.37%

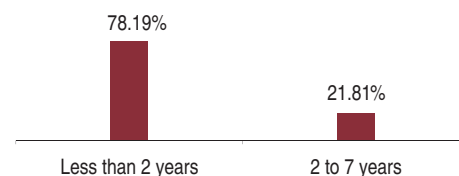
MMI, Deposits, CBLO & Others

62.02%

Maturity (in years)

1.26

Maturity Profile



Fund Update:

The average maturity of the fund has slightly increased to 1.26 years from 1.36 years in the previous month. Assure fund continues to be predominantly invested in highest rated fixed income instruments.

Income Advantage Fund

SFIN No. ULIF01507/08/08BSLIINCADV109



About The Fund

OBJECTIVE: To provide capital preservation and regular income, at a high level of safety over a medium term horizon by investing in high quality debt instruments.

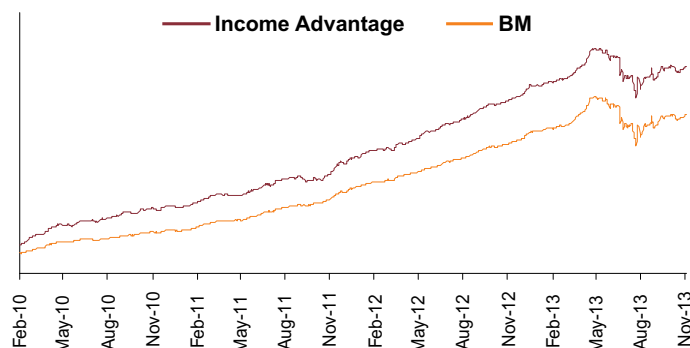
STRATEGY: To actively manage the fund by building a portfolio of fixed income instruments with medium term duration. The fund will invest in government securities, high rated corporate bonds, high quality money market instruments and other fixed income securities. The quality of the assets purchased would aim to minimize the credit risk and liquidity risk of the portfolio. The fund will maintain reasonable level of liquidity.

NAV as on 29th November 2013: ₹ 17.03

BENCHMARK: Crisil Composite Bond index & Crisil Liquid Fund Index

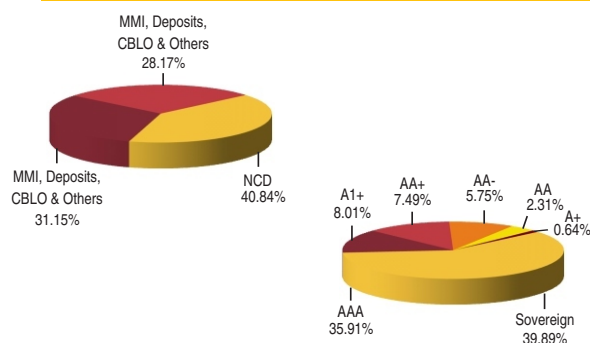
Asset held as on 29th November 2013: ₹ 396.89 Cr

FUND MANAGER: Mr. Devendra Singhvi



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

31.15%

7.16% Government Of India 2023	6.67%
8.2% Government Of India 2022	3.47%
9.15% Government Of India 2024	2.53%
8.28% Government Of India 2027	2.47%
8.28% Government Of India 2032	1.97%
8.08% Government Of India 2022	1.91%
8.33% Government Of India 2026	1.89%
8.2% Government Of India 2025	1.88%
8.15% Government Of India 2022	1.29%
8.83% Government Of India 2023	1.27%
Other Government Securities	5.82%

CORPORATE DEBT

40.68%

9.75% Tata Motors Ltd. 2020	2.06%
9.55% Hindalco Industries Ltd. 2022	1.85%
9.75% Housing Development Finance Corpn. Ltd. 2016	1.72%
8.83% Export Import Bank Of India 2023	1.68%
2% Tata Steel Ltd. 2022	1.53%
9.6% Housing Development Finance Corpn. Ltd. 2016	1.41%
9.65% Housing Development Finance Corpn. Ltd. 2016	1.34%
10.25% Housing Development Finance Corpn. Ltd. 2017	1.28%
9.81% Power Finance Corpn. Ltd. 2018	1.27%
9.62% Power Finance Corpn. Ltd. 2016	1.26%
Other Corporate Debt	25.28%

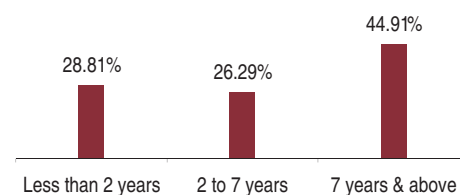
MMI, Deposits, CBLO & Others

28.17%

Maturity (in years)

6.25

Maturity Profile



Fund Update:

Exposure to Corporate Debt has slightly decreased to 40.68 % from 40.84% while that to MMI has decreased to 28.17% from 30.50% on a MOM basis. Income Advantage fund continues to be predominantly invested in highest rated fixed income instruments.

Protector Fund

SFIN No.ULIF00313/03/01BSLPROTECT109



About The Fund

OBJECTIVE: To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

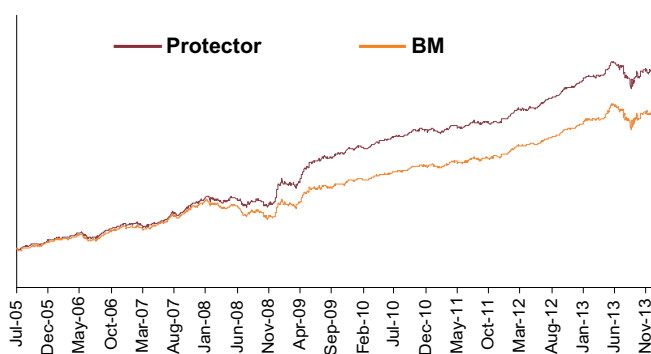
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 29th November 2013: ₹ 26.77

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

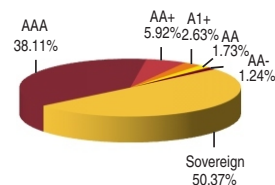
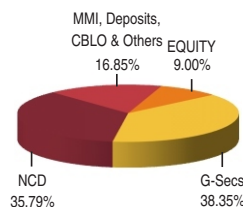
Asset held as on 29th November 2013: ₹ 411.75 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
7.8%	Government Of India	2021
7.16%	Government Of India	2023
7.5%	Government Of India	2034
11.5%	Government Of India	2015
8.24%	Government Of India	2027
8.79%	Government Of India	2021
6.9%	Government Of India	2019
7.95%	Government Of India	2032
8.2%	Government Of India	2022
	Other Government Securities	

Holding

38.35%

13.55%
3.46%
2.78%
2.08%
2.02%
1.66%
1.56%
1.56%
1.40%
1.38%
6.90%

CORPORATE DEBT

8.6%	Power Finance Corpn. Ltd.	2014
10.85%	Rural Electrification Corpn. Ltd.	2018
9.55%	Mahindra And Mahindra Financial Services Ltd.	2014
8.64%	Power Grid Corpn. Of India Ltd.	2014
8.9%	Steel Authority Of India Ltd.	2019
11.25%	Power Finance Corpn. Ltd.	2018
10.2%	Tata Steel Ltd.	2015
10.25%	Tech Mahindra Ltd.	2014
9.61%	Power Finance Corpn. Ltd.	2021
8.49%	Indian Railway Finance Corpn. Ltd.	2014
	Other Corporate Debt	

35.79%

3.13%
2.79%
2.06%
1.93%
1.87%
1.42%
1.24%
1.22%
1.21%
1.21%
17.71%

EQUITY

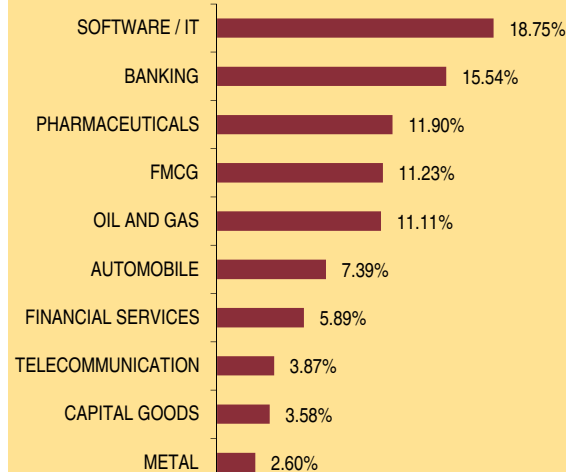
0.77%
0.75%
0.57%
0.51%
0.49%
0.48%
0.42%
0.28%
0.27%
0.26%
4.21%

9.00%

MMI, Deposits, CBLO & Others

16.85%

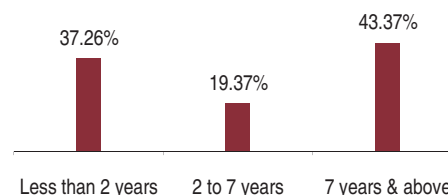
Top 10 Sectoral Allocation



Maturity (in years)

7.25

Maturity Profile



Fund Update:

Exposure to G-secs has increased to 38.35% from 36.64% while that to MMI has increased to 16.85% from 15.19% on a MOM basis.

Protector fund continues to be predominantly invested in highest rated fixed income instruments.

Builder Fund

SFIN No. ULIF00113/03/01BSLBUILDER109



About The Fund

OBJECTIVE: To build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

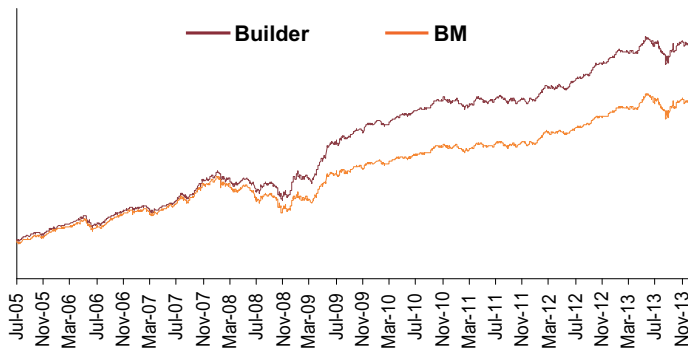
STRATEGY: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 29th November 2013: ₹ 33.27

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

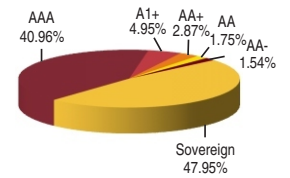
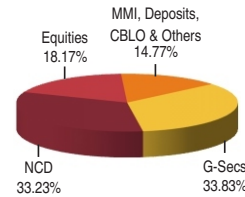
Asset held as on 29th November 2013: ₹ 267.90 Cr

FUND MANAGER: Mr. Dhrumil Shah (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.2%	Government Of India	2022
7.16%	Government Of India	2023
7.8%	Government Of India	2021
8.32%	Government Of India	2032
8.28%	Government Of India	2027
8.79%	Government Of India	2021
7.95%	Government Of India	2032
8.3%	Government Of India	2040
7.59%	Government Of India	2015
	Other Government Securities	

Holding

33.83%

6.12%
5.67%
5.27%
4.36%
2.67%
1.66%
1.66%
1.41%
1.11%
1.11%
2.79%

CORPORATE DEBT

8.65%	Rural Electrification Corpn. Ltd.	2019
8.6%	Power Finance Corpn. Ltd.	2014
10.25%	Tech Mahindra Ltd.	2014
8.5%	Indian Railway Finance Corpn. Ltd.	2020
9.47%	Power Grid Corpn. Of India Ltd.	2014
8.9%	Steel Authority Of India Ltd.	2019
8.19%	Indian Railway Finance Corpn. Ltd.	2019
2%	Indian Hotels Co. Ltd.	2014
9.81%	Power Finance Corpn. Ltd.	2018
9.655%	National Bank For Agri. And Rural Development	2014
	Other Corporate Debt	

33.23%

3.95%
2.96%
2.24%
1.89%
1.86%
1.44%
1.42%
1.23%
1.13%
1.12%
13.99%

EQUITY

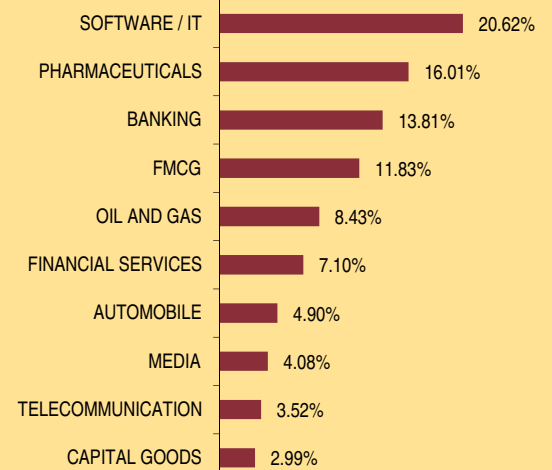
Infosys Ltd.	1.67%
ITC Ltd.	1.34%
HDFC Bank Ltd.	1.03%
Housing Development Finance Corpn. Ltd.	1.02%
Reliance Industries Ltd.	0.89%
Divis Laboratories Ltd.	0.77%
ICICI Bank Ltd.	0.76%
Lupin Ltd.	0.74%
Tata Consultancy Services Ltd.	0.74%
HCL Technologies Ltd.	0.62%
Other Equity	8.59%

18.17%

MMI, Deposits, CBLO & Others

14.77%

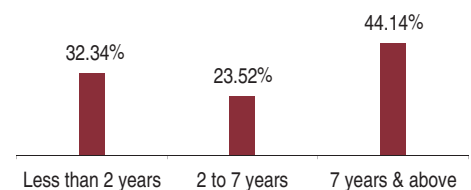
Top 10 Sectoral Allocation



Maturity (in years)

6.98

Maturity Profile



Fund Update:

Exposure to NCD has decreased to 33.23% from 36.35% while that to MMI has decreased to 14.77% from 15.44% on a MOM basis.

Builder fund continues to be predominantly invested in highest rated fixed income instruments.

Balancer Fund

SFIN No. ULIF00931/05/05BSLBALANCE109



About The Fund

OBJECTIVE: The objective of this fund is to achieve value creation of the policyholder at an average risk level over medium to long-term period.

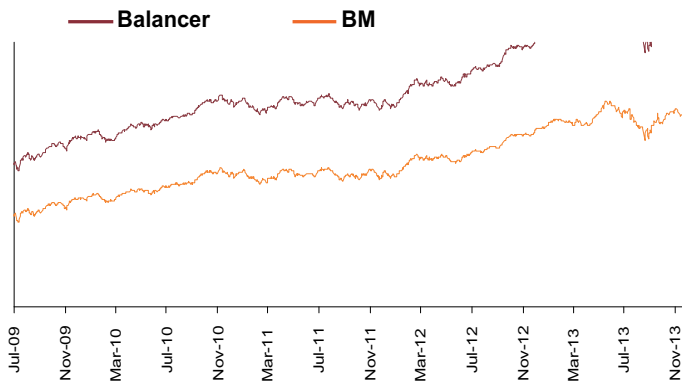
STRATEGY: The strategy is to invest predominantly in debt securities with an additional exposure to equity, maintaining medium term duration profile of the portfolio.

NAV as on 29th November 2013: ₹ 21.24

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

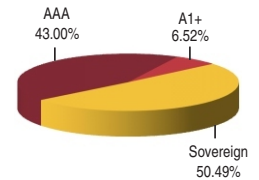
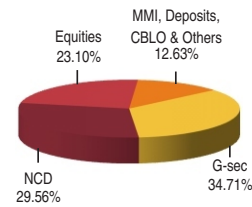
Asset held as on 29th November 2013: ₹ 32.47 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Deven Sangoi (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India 2026
8.2%	Government Of India 2022
8.32%	Government Of India 2032
7.8%	Government Of India 2021
5.64%	Government Of India 2019
7.95%	Government Of India 2032
7.46%	Government Of India 2017
7.16%	Government Of India 2023
9.2%	Government Of India 2030
8.79%	Government Of India 2021
	Other Government Securities

Holding

34.71%

CORPORATE DEBT

9%	Export Import Bank Of India 2019
9.43%	Rural Electrification Corpn. Ltd. 2014
10.05%	National Bank For Agri. And Rural Development 2014
9.4%	National Bank For Agri. And Rural Development 2016
7.05%	Canara Bank 2014
9.47%	Power Grid Corpn. Of India Ltd. 2022
11.3%	ACC Ltd. 2013
9.5%	Housing Development Finance Corpn. Ltd. 2017
8.6%	Power Finance Corpn. Ltd. 2014
9.35%	Power Grid Corpn. Of India Ltd. 2021
	Other Corporate Debt

29.56%

Equity

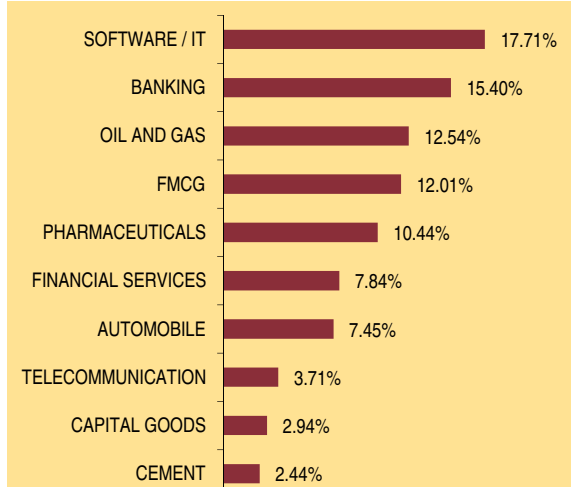
	ITC Ltd.	2.00%
	Infosys Ltd.	1.96%
	Reliance Industries Ltd.	1.61%
	Housing Development Finance Corpn. Ltd.	1.36%
	HDFC Bank Ltd.	1.31%
	ICICI Bank Ltd.	1.16%
	Tata Consultancy Services Ltd.	0.99%
	Oil And Natural Gas Corpn. Ltd.	0.77%
	Dr. Reddys Laboratories Ltd.	0.75%
	Sun Pharmaceutical Inds. Ltd.	0.73%
	Other Equity	10.45%

23.10%

MMI, Deposits, CBLO & Others

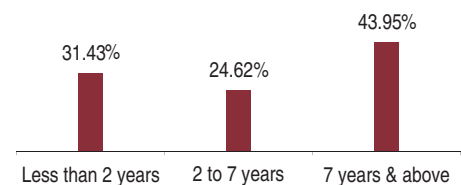
12.63%

Top 10 Sectoral Allocation



Maturity (in years)

6.75



Fund Update:

Exposure to Equities has decreased to 23.10% from 24.07% while that to MMI has increased to 12.63% from 11.40% on a MOM basis.

Enhancer Fund

SFIN No. ULIF00213/03/01BSLENHANCE109



About The Fund

OBJECTIVE: Helps you to grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

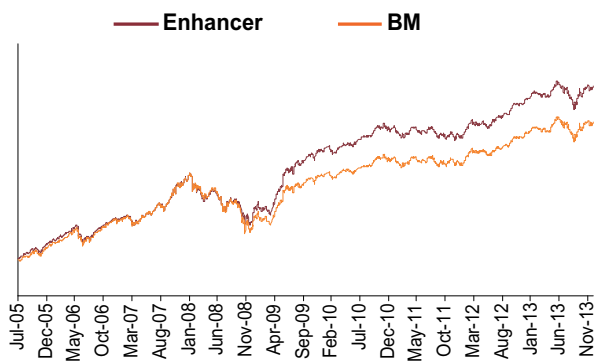
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policy holders.

NAV as on 29th November 2013: ₹ 39.29

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

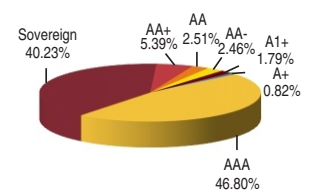
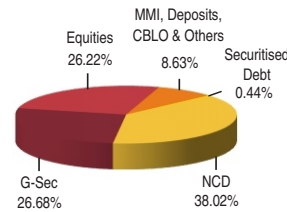
Asset held as on 29th November 2013: ₹ 6467.18 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

6.9%	Government Of India	2019
8.15%	Government Of India	2022
7.16%	Government Of India	2023
8.33%	Government Of India	2026
6.35%	Government Of India	2020
7.8%	Government Of India	2021
8.2%	Government Of India	2022
7.95%	Government Of India	2032
8.79%	Government Of India	2021
7.8%	Government Of India	2020
	Other Government Securities	

Holding

26.68%

3.33%
2.16%
2.05%
1.98%
1.93%
1.47%
1.12%
1.09%
1.00%
0.99%
9.56%

CORPORATE DEBT

10.75%	Reliance Industries Ltd.	2018
10.2%	Tata Steel Ltd.	2015
2%	Tata Steel Ltd.	2022
9.05%	State Bank Of India	2020
9.25%	Dr. Reddys Laboratories Ltd.	2014
10.25%	Tech Mahindra Ltd.	2014
2%	Indian Hotels Co. Ltd.	2014
9.8%	LIC Housing Finance Ltd.	2017
9.48%	Rural Electrification Corpn. Ltd.	2021
9.02%	Rural Electrification Corpn. Ltd.	2022
	Other Corporate Debt	

38.02%

0.88%
0.77%
0.76%
0.71%
0.64%
0.60%
0.54%
0.50%
0.47%
0.46%
31.68%

Securitized Debt

Indian Railway Finance Corpn. Ltd.	2015
------------------------------------	------

0.44%

0.44%

Equity

ITC Ltd.	2.21%
Infosys Ltd.	2.21%
Reliance Industries Ltd.	1.86%
HDFC Bank Ltd.	1.57%
ICICI Bank Ltd.	1.50%
Tata Consultancy Services Ltd.	1.38%
Housing Development Finance Corpn. Ltd.	1.37%
Larsen And Toubro Ltd.	0.96%
Bharti Airtel Ltd.	0.90%
Oil And Natural Gas Corpn. Ltd.	0.82%
Other Equity	11.44%

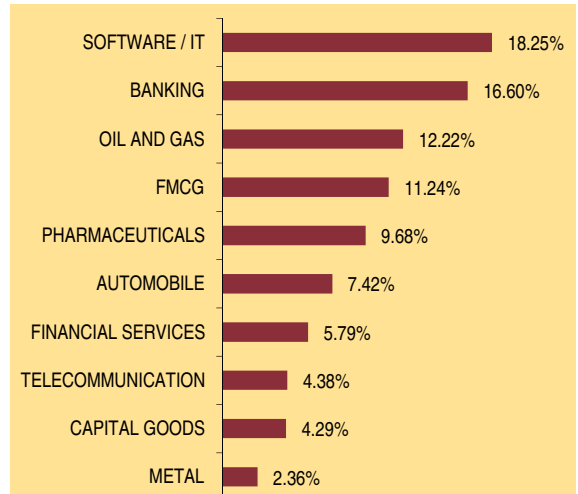
26.22%

MMI, Deposits, CBLO & Others

8.63%

10

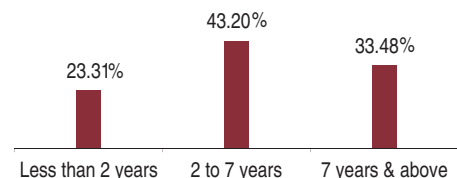
Top 10 Sectoral Allocation



Maturity (in years)

6.13

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 26.22% from 27.27% while that to MMI has slightly increased to 8.63% from 8.19% on a MOM basis.

Enhancer fund continues to be predominantly invested in highest rated fixed income instruments.

Creator Fund

SFIN No. ULIF00704/02/04BSLCREATOR109



About The Fund

OBJECTIVE: To achieve optimum balance between growth and stability to provide long - term capital appreciation with balanced level of risk by investing in fixed income securities and high quality equity security.

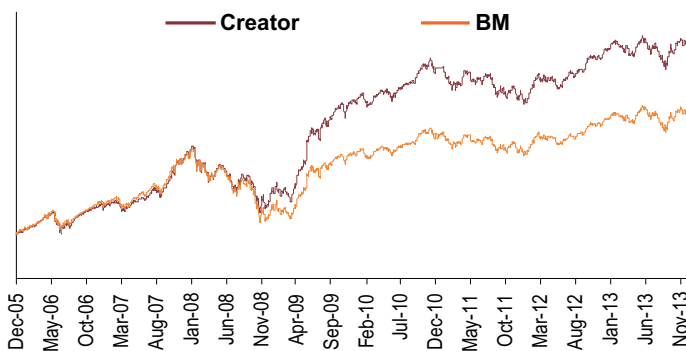
STRATEGY: To ensure capital appreciation by simultaneously investing into fixed income securities and maintaining diversified equity portfolio. Active fund management is carried out to enhance policyholder's wealth in long run.

NAV as on 29th November 2013: ₹ 30.07

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

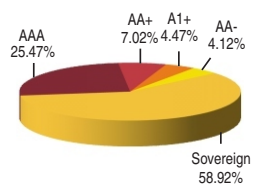
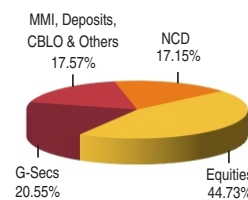
Asset held as on 29th November 2013: ₹ 332.17 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Parin Vora (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
8.15%	Government Of India	2022
7.8%	Government Of India	2021
8.13%	Government Of India	2022
8.28%	Government Of India	2027
7.16%	Government Of India	2023
8.24%	Government Of India	2027
8.28%	Government Of India	2032
5.64%	Government Of India	2019
8.83%	Government Of India	2041
	Other Government Securities	

Holding

20.55%

6.49%
2.84%
1.83%
1.42%
1.41%
1.33%
1.16%
0.83%
0.81%
0.73%
1.71%

CORPORATE DEBT

8.6%	Power Finance Corpn. Ltd.	2014
9.7%	Sundaram Finance Ltd.	2014
8.45%	Indian Railway Finance Corpn. Ltd.	2018
8.9%	Steel Authority Of India Ltd.	2019
9.7%	Cadila Healthcare Ltd.	2016
8.49%	Indian Railway Finance Corpn. Ltd.	2014
9.55%	Hindalco Industries Ltd.	2022
8.95%	HDFC Bank Ltd.	2022
10.6%	Indian Railway Finance Corpn. Ltd.	2018
12.65%	Cholamandalam Investment And Finance Co. Ltd.	2014
	Other Corporate Debt	

17.15%

3.29%
1.50%
1.45%
1.30%
0.90%
0.90%
0.88%
0.87%
0.79%
0.77%
4.50%

EQUITY

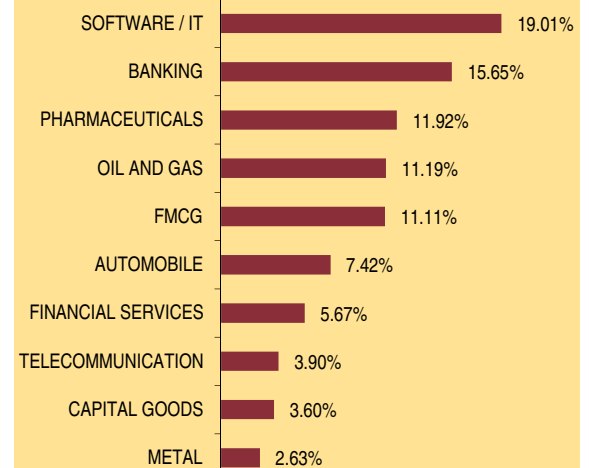
Infosys Ltd.	3.90%
ITC Ltd.	3.68%
Reliance Industries Ltd.	2.84%
HDFC Bank Ltd.	2.51%
Tata Consultancy Services Ltd.	2.40%
Housing Development Finance Corpn. Ltd.	2.35%
ICICI Bank Ltd.	2.10%
Oil And Natural Gas Corpn. Ltd.	1.42%
Bharti Airtel Ltd.	1.34%
Larsen And Toubro Ltd.	1.29%
Other Equity	20.91%

44.73%

MMI, Deposits, CBLO & Others

17.57%

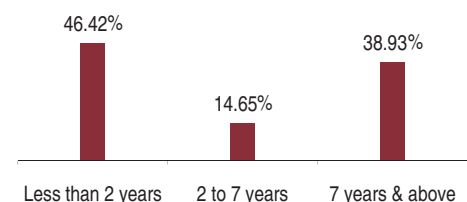
Top 10 Sectoral Allocation



Maturity (in years)

6.35

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 44.73% from 45.11% while that to MMI has increased to 17.57% from 14.13% on a MOM basis.

Creator fund continues to be predominantly invested in highest rated fixed income instruments.

Magnifier Fund

SFIN No.ULIF00826/06/04BSLIIMAGNI109



About The Fund

OBJECTIVE: To maximize wealth by actively managing a diversified equity portfolio.

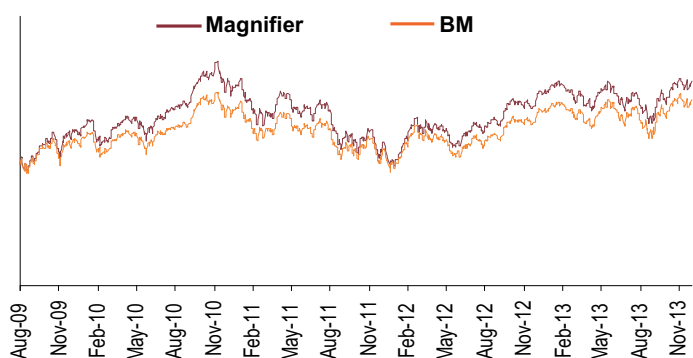
STRATEGY: To invest in high quality equity security to provide long term capital appreciation with high level of risk. This fund is suitable for those who want to have wealth maximization over long-term period with equity market dynamics.

NAV as on 29th November 2013: ₹ 30.05

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

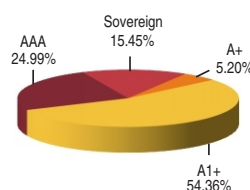
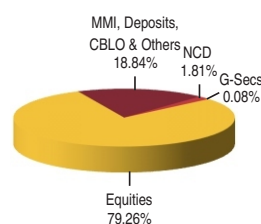
Asset held as on 29th November 2013: ₹ 945.65 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Parin Vora (Debt)



Asset Allocation

Rating Profile



SECURITIES

Holding

GOVERNMENT SECURITIES

0.08%

7.59% Government Of India 2015
7.61% Government Of India 2015

0.06%
0.02%

CORPORATE DEBT

1.81%

10.48% Ultratech Cement Ltd. 2013
11.3% ACC Ltd. 2013
8.2% Ashok Leyland Ltd. 2014
9.63% Power Finance Corpn. Ltd. 2014
9.25% ICICI Home Finance Co. Ltd. 2014
9.9% Housing Development Finance Corpn. Ltd. 2014
9.46% National Bank For Agri. And Rural Development 2015
8.8% HDB Financial Services Ltd 2016

0.59%
0.37%
0.31%
0.16%
0.16%
0.13%
0.08%
0.01%

EQUITY

79.26%

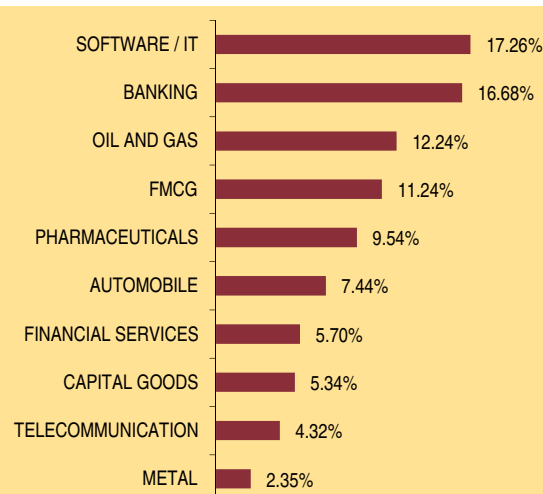
ITC Ltd.
Infosys Ltd.
Reliance Industries Ltd.
HDFC Bank Ltd.
ICICI Bank Ltd.
Tata Consultancy Services Ltd.
Housing Development Finance Corpn. Ltd.
Larsen And Toubro Ltd.
Bharti Airtel Ltd.
Oil And Natural Gas Corpn. Ltd.
Other Equity

6.72%
6.69%
5.65%
4.83%
4.54%
4.18%
4.08%
2.88%
2.68%
2.45%
34.56%

MMI, Deposits, CBLO & Others

18.84%

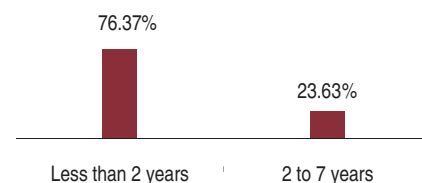
Top 10 Sectoral Allocation



Maturity (in years)

0.98

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 79.26% from 81.36% while that to MMI has increased to 18.84% from 15.94% on a MOM basis

Magnifier fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Maximiser Fund

SFIN No. ULIF01101/06/07BSLIINMAXI109



About The Fund

OBJECTIVE: To provide long-term capital appreciation by actively managing a well-diversified equity portfolio of fundamentally strong blue chip companies and provide a cushion against the volatility in the equities through investment in money market instruments.

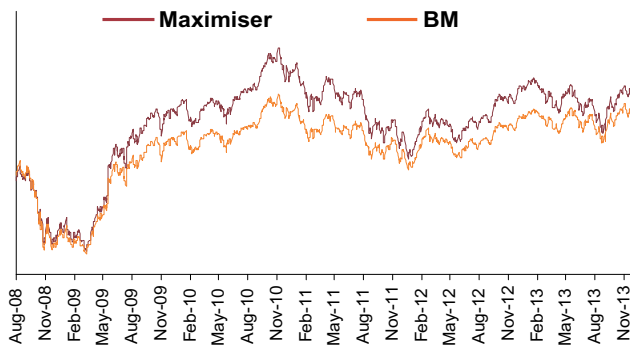
STRATEGY: Active Fund Management with potentially 100% equity exposure. Maintaining High Quality Diversified Portfolio with Dynamic blend of Growth and Value Stocks- so that portfolio does not suffer from style bias. Focus on large-caps and quality mid-caps to ensure liquidity and reduce risk.

NAV as on 29th November 2013: ₹ 14.79

BENCHMARK: BSE 100 & Crisil Liquid Fund Index

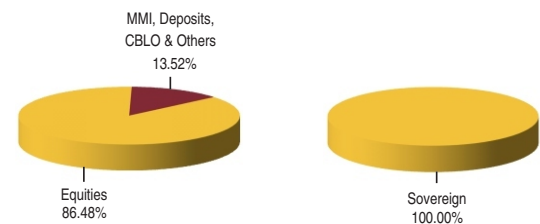
Asset held as on 29th November 2013: ₹ 1991.22 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation

Rating Profile



SECURITIES

Holding

EQUITY

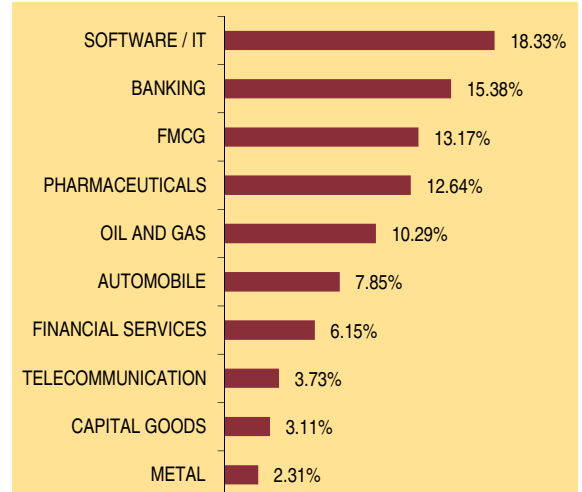
86.48%

ITC Ltd.	8.16%
Infosys Ltd.	7.40%
Reliance Industries Ltd.	6.10%
HDFC Bank Ltd.	5.27%
Tata Consultancy Services Ltd.	4.96%
Housing Development Finance Corpn. Ltd.	4.79%
ICICI Bank Ltd.	4.05%
Larsen And Toubro Ltd.	2.69%
Sun Pharmaceutical Inds. Ltd.	2.67%
Dr. Reddys Laboratories Ltd.	2.54%
Other Equity	37.85%

MMI, Deposits, CBLO & Others

13.52%

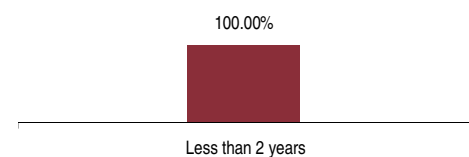
Top 10 Sectoral Allocation



Maturity (in years)

0.01

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 86.48% from 88.86% while that to MMI has increased to 13.52% from 11.14% on a MOM basis.

Maximiser fund is predominantly invested in large cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Super 20 Fund

SFIN No. ULIF01723/06/09BSLSUPER20109



About The Fund

OBJECTIVE: To generate long-term capital appreciation for policyholders by making investments in fundamentally strong and liquid large cap companies.

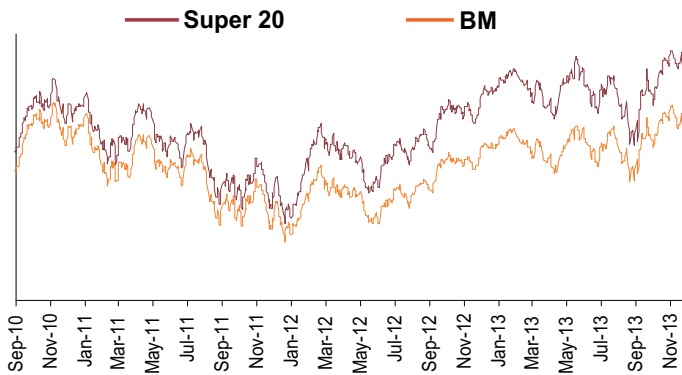
STRATEGY: To build and manage a concentrated equity portfolio of 20 fundamentally strong large cap stocks in terms of market capitalization by following an in depth research-focused investment approach. The fund will attempt diversify across sectors and will invest in companies having financial strength, robust, efficient & visionary management & adequate market liquidity. It will adopt a disciplined and flexible approach towards investing with a focus on generating long-term capital appreciation. The non-equity portion of the fund will be invested in highly rated money market instruments and fixed deposits.

NAV as on 29th November 2013: ₹ 15.39

BENCHMARK: Sensex & Crisil Liquid Fund Index

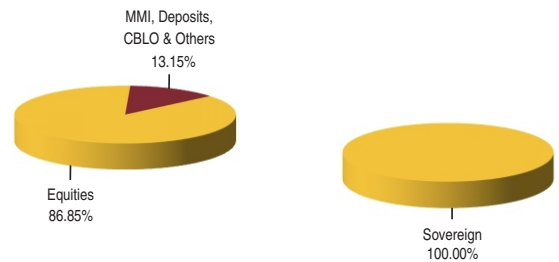
Asset held as on 29th November 2013: ₹ 304.73 Cr

FUND MANAGER: Mr. Sameer Mistry



Asset Allocation

Rating Profile



SECURITIES

Holding

Equity

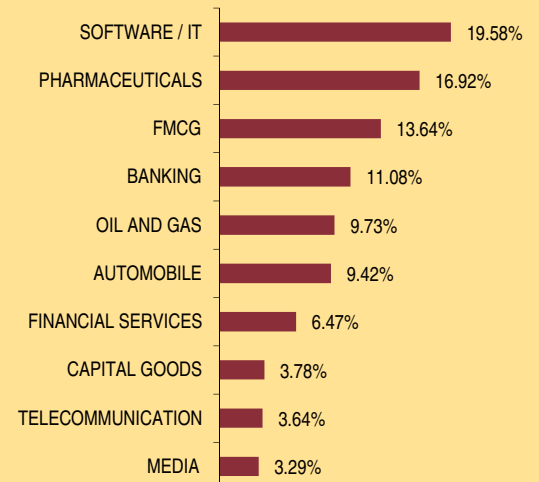
86.85%

ITC Ltd.	9.41%
Infosys Ltd.	8.79%
Reliance Industries Ltd.	8.45%
Housing Development Finance Corpn. Ltd.	5.62%
HDFC Bank Ltd.	5.52%
Tata Consultancy Services Ltd.	5.47%
Lupin Ltd.	5.09%
Dr. Reddys Laboratories Ltd.	4.94%
ICICI Bank Ltd.	4.10%
Sun Pharmaceutical Inds. Ltd.	3.55%
Other Equity	25.91%

MMI, Deposits, CBLO & Others

13.15%

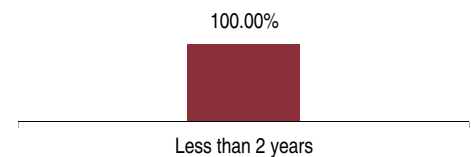
Top 10 Sectoral Allocation



Maturity (in years)

0.01

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 86.85% from 90.22% while that to MMI has increased to 13.15% from 9.78% on a MOM basis.

Super 20 fund is predominantly invested in large cap stocks and maintains a concentrated portfolio.

Multiplier Fund

SFIN No. ULIF01217/10/07BSLINMULTI109



About The Fund

OBJECTIVE: To provide long-term wealth maximization by actively managing a well-diversified equity portfolio, predominantly comprising of companies whose market capitalization is between Rs. 10 billion to Rs.250 billion. Further, the fund would also seek to provide a cushion against the sudden volatility in the equities through some investments in short-term money market instruments.

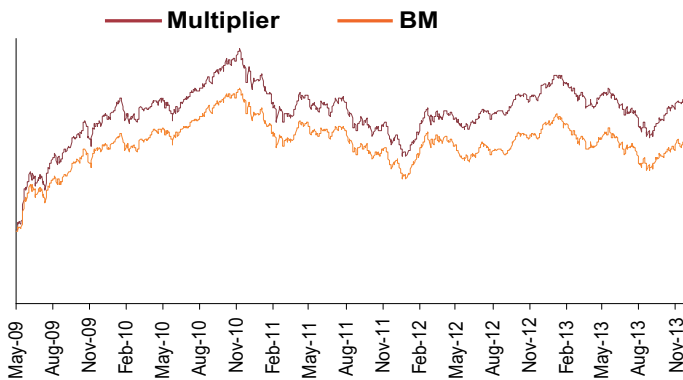
STRATEGY: Active Fund Management with potentially 100% equity Exposure Research based investment approach with a dedicated & experienced in-house research team. Identify undervalued Stocks in the growth phase. Focus on niche players with competitive advantage, in the sunrise industry & potential of being tomorrow's large cap. Emphasis on early identification of stocks.

NAV as on 29th November 2013: ₹ 12.11

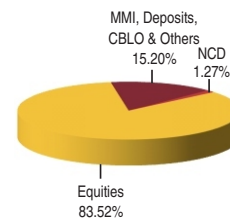
BENCHMARK: CNX Midcap & Crisil Liquid Fund Index

Asset held as on 29th November 2013: ₹ 324.61 Cr

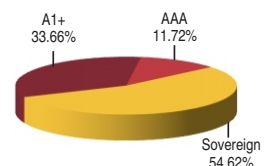
FUND MANAGER: Mr. Sumit Mangal



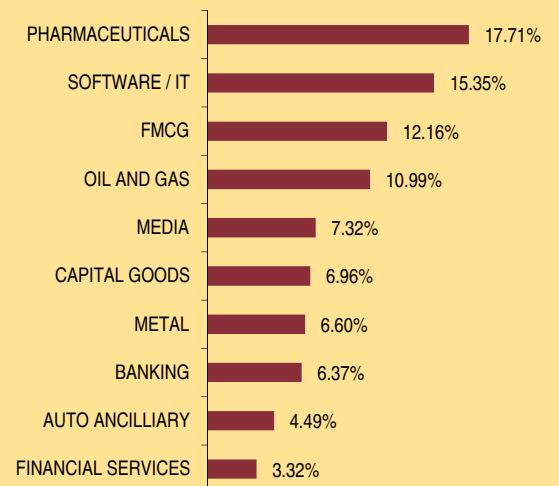
Asset Allocation



Rating Profile



Top 10 Sectoral Allocation



SECURITIES

Holding

CORPORATE DEBT

1.27%

8.64%	Power Grid Corpn. Of India Ltd. 2015	0.61%
8.29%	Power Finance Corpn. Ltd. 2015	0.60%
8.95%	Power Finance Corpn. Ltd. 2015	0.06%

Equity

83.52%

Divis Laboratories Ltd.	5.08%
Dr. Reddys Laboratories Ltd.	5.03%
Britannia Industries Ltd.	4.99%
Infosys Ltd.	4.96%
Voltas Ltd.	3.73%
Gujarat Mineral Development Corporation	3.72%
Jagran Prakashan Ltd.	2.97%
Tech Mahindra Ltd.	2.66%
HCL Technologies Ltd.	2.51%
Petronet L N G Ltd.	2.43%
Other Equity	45.45%

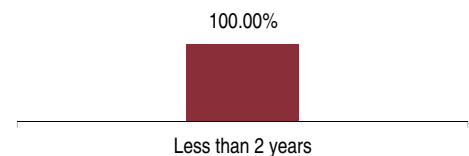
MMI, Deposits, CBLO & Others

15.20%

Maturity (in years)

0.23

Maturity Profile



Fund Update:

Exposure to Equities has increased to 83.52% from 82.97% MMI has decreased to 15.20% from 14.19% on MOM basis.

Multiplier fund is predominantly invested in high quality mid cap stocks and maintains a well diversified portfolio with investments made across various sectors.

Platinum Plus I Fund

SFIN No. ULIF01325/02/08BSLIPLAT1109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations.

STRATEGY: The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

NAV as on 29th November 2013: ₹ 12.48

Asset held as on 29th November 2013: ₹ 324.22 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
GOVERNMENT SECURITIES	10.31%		
7.83% Government Of India 2018 8.24% Government Of India 2018 7.99% Government Of India 2017 8.19% Government Of India 2020 5.69% Government Of India 2018	4.15% 3.43% 1.52% 1.19% 0.01%		
CORPORATE DEBT	20.85%		
National Bank For Agri. And Rural Development 2017 9.18% Housing Development Finance Corpn. Ltd. 2018 11.25% Power Finance Corpn. Ltd. 2018 9.57% L I C Housing Finance Ltd. 2017 9.2% Housing Development Finance Corpn. Ltd. 2018 8.85% N H P C Ltd. 2018 8.6% L I C Housing Finance Ltd. 2018 9.35% Power Grid Corpn. Of India Ltd. 2018 10.85% Rural Electrification Corpn. Ltd. 2018 9.5% Housing Development Finance Corpn. Ltd. 2017 Other Corporate Debt	4.16% 2.91% 1.64% 1.54% 1.52% 1.50% 1.48% 1.46% 1.45% 1.08% 2.11%		
Equity	64.43%		
Infosys Ltd. ITC Ltd. Reliance Industries Ltd. ICICI Bank Ltd. HDFC Bank Ltd. Tata Consultancy Services Ltd. Housing Development Finance Corpn. Ltd. Larsen And Toubro Ltd. Oil And Natural Gas Corpn. Ltd. Bharti Airtel Ltd. Other Equity	5.89% 4.89% 4.39% 4.14% 4.07% 3.92% 3.65% 2.61% 2.33% 2.22% 26.33%		
MMI, Deposits, CBLO & Others	4.41%	Maturity (in years)	4.29

Fund Update:

Exposure to Equities has decreased to 64.43% from 65.26% while that to MMI has slightly increased to 4.41% from 4.38% on a MOM basis.

Platinum Plus I fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Plus II Fund

SFIN No. ULIF01425/02/08BSLIPLAT2109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments & derivatives to lock-in capital appreciations.

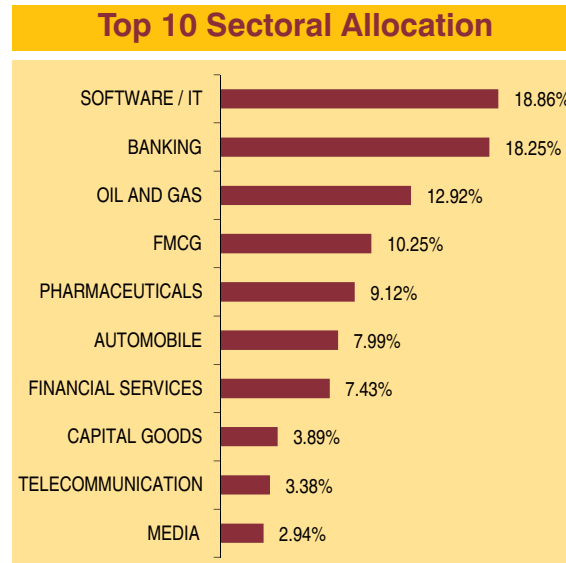
STRATEGY: The strategy of the fund is to have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

NAV as on 29th November 2013: ₹ 17.70

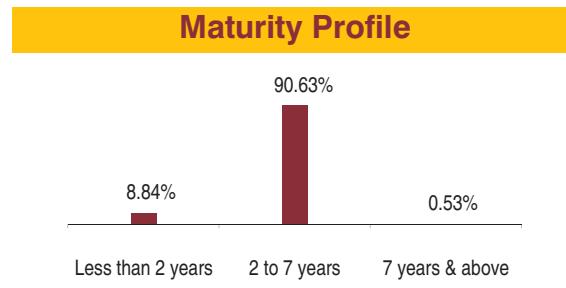
Asset held as on 29th November 2013: ₹ 569.32 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
GOVERNMENT SECURITIES	5.74%		
7.83% Government Of India 2018 5.69% Government Of India 2018 6.05% Government Of India 2019 6.05% Government Of India 2019 8.24% Government Of India 2018 8.08% Government Of India 2022	3.73% 0.62% 0.62% 0.37% 0.24% 0.15%		
CORPORATE DEBT	19.81%		
9% Export Import Bank Of India 2019 9.7% Power Finance Corpn. Ltd. 2018 9.35% Power Grid Corpn. Of India Ltd. 2020 National Housing Bank 2018 9.25% Power Grid Corpn. Of India Ltd. 2018 National Bank For Agri. And Rural Development 2018 8.84% Power Grid Corpn. Of India Ltd. 2018 11.25% Power Finance Corpn. Ltd. 2018 10.85% Rural Electrification Corpn. Ltd. 2018 8.34% LIC Housing Finance Ltd. 2018 Other Corporate Debt	2.83% 2.64% 2.60% 2.32% 2.25% 2.03% 1.36% 0.93% 0.92% 0.84% 1.10%		
Equity	72.04%		
Infosys Ltd. ITC Ltd. Housing Development Finance Corpn. Ltd. Reliance Industries Ltd. ICICI Bank Ltd. Tata Consultancy Services Ltd. HDFC Bank Ltd. Larsen And Toubro Ltd. Oil And Natural Gas Corpn. Ltd. Bharti Airtel Ltd. Other Equity	6.55% 5.45% 5.04% 4.84% 4.63% 4.51% 4.24% 2.80% 2.56% 2.44% 28.99%		
MMI, Deposits, CBLO & Others	2.42%		



Maturity (in years) **4.58**



Fund Update:
 Exposure to Equities has slightly decreased to 72.04% from 72.87% while that to MMI has increased to 2.24% from 1.52% on a MOM basis. Platinum Plus II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Plus III Fund

SFIN No. ULIF01628/04/09BSLIPLAT3109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the IRDA.

STRATEGY: To have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market.

NAV as on 29th November 2013: ₹ 13.65

Asset held as on 29th November 2013: ₹ 677.56 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
GOVERNMENT SECURITIES	5.54%		
6.9% Government Of India 2019 6.05% Government Of India 2019 5.64% Government Of India 2019 7.8% Government Of India 2020	4.56% 0.82% 0.11% 0.05%		
CORPORATE DEBT	10.48%		Maturity (in years) 5.49
National Housing Bank 2019 9% Export Import Bank Of India 2019 9.35% Power Grid Corpn. Of India Ltd. 2019 8.6% Indian Railway Finance Corpn. Ltd. 2019 9.3% Power Grid Corpn. Of India Ltd. 2019 9.25% Power Grid Corpn. Of India Ltd. 2019 National Bank For Agri. And Rural Development 2018 9.18% Housing Development Finance Corpn. Ltd. 2018 9.95% State Bank Of India 2026 9.5% Housing Development Finance Corpn. Ltd. 2017 Other Corporate Debt	2.26% 2.15% 1.46% 1.43% 0.73% 0.58% 0.50% 0.49% 0.30% 0.29% 0.30%		
Equity	80.13%	Maturity Profile	
Infosys Ltd. ITC Ltd. Reliance Industries Ltd. HDFC Bank Ltd. ICICI Bank Ltd. Housing Development Finance Corpn. Ltd. Tata Consultancy Services Ltd. Bharti Airtel Ltd. Larsen And Toubro Ltd. Oil And Natural Gas Corpn. Ltd. Other Equity	6.54% 6.11% 6.00% 5.11% 4.75% 4.72% 4.44% 3.55% 3.30% 2.90% 32.71%		
MMI, Deposits, CBLO & Others	3.85%		

Fund Update:

Exposure to Equities has decreased to 80.13% from 83.02% while that to MMI has increased to 3.85% from 0.69% on a MOM basis.

Platinum Plus III fund continues to be predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Plus IV Fund

SFIN No. ULIF01816/09/09BSLIPLAT4109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes & and as approved by the IRDA

STRATEGY: To have an optimum mix of equities & fixed income instruments, with up to 100% exposure in both equities & fixed income assets & up to 40% in Money Market instruments.

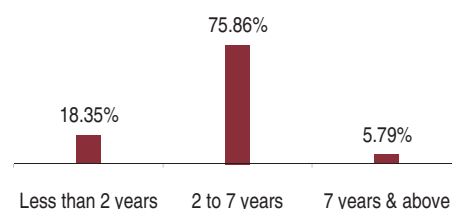
NAV as on 29th November 2013: ₹ 12.13

Asset held as on 29th November 2013: ₹ 513.40 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile	
GOVERNMENT SECURITIES	4.34%			
6.9% Government Of India 2019 6.05% Government Of India 2019	3.48% 0.86%			
CORPORATE DEBT	9.61%			
National Bank For Agri. And Rural Development 2019 9.15% Larsen And Toubro Ltd. 2019 8.34% LIC Housing Finance Ltd. 2018 9.95% State Bank Of India 2026 9.2% Housing Development Finance Corpn. Ltd. 2018 8.85% NHPC Ltd. 2019 9.6% Housing Development Finance Corpn. Ltd. 2016 7.93% Power Grid Corpn. Of India Ltd. 2020 9.85% Tata Sons Ltd. 2017 9.39% Rural Electrification Corpn. Ltd. 2019	2.44% 1.91% 1.30% 0.99% 0.96% 0.94% 0.58% 0.23% 0.20% 0.06%			
Equity	82.70%			
Infosys Ltd. ITC Ltd. Reliance Industries Ltd. HDFC Bank Ltd. ICICI Bank Ltd. Housing Development Finance Corpn. Ltd. Tata Consultancy Services Ltd. Bharti Airtel Ltd. Larsen And Toubro Ltd. Oil And Natural Gas Corpn. Ltd. Other Equity	6.74% 6.32% 6.19% 5.25% 4.92% 4.85% 4.57% 3.64% 3.42% 2.97% 33.82%			
MMI, Deposits, CBLO & Others	3.34%		Maturity (in years)	5.53

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 82.70% from 85.67% while that to MMI has increased to 3.34% from -0.52% on a MOM basis.

Platinum Plus IV fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Premier Fund

SFIN No. ULIF02203/02/10BSLPLATPR1109



About The Fund

OBJECTIVE: To optimise the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA

STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

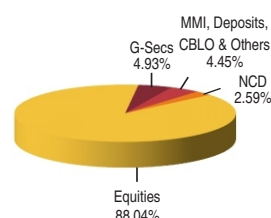
NAV as on 29th November 2013: ₹ 12.03

Asset held as on 29th November 2013: ₹ 825.79 Cr

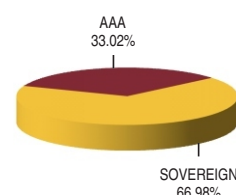
FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	4.93%
8.19% Government Of India 2020	2.87%
6.35% Government Of India 2020	2.07%
CORPORATE DEBT	2.59%
8.85% NHPC Ltd. 2020	0.58%
Rural Electrification Corpn. Ltd. 2020	0.44%
9.18% Housing Development Finance Corpn. Ltd. 2018	0.36%
8.46% Rural Electrification Corpn. Ltd. 2028	0.28%
8.7% Power Finance Corpn. Ltd. 2020	0.22%
9.61% Power Finance Corpn. Ltd. 2021	0.22%
7.93% Power Grid Corpn. Of India Ltd. 2019	0.19%
9.45% State Bank Of India 2026	0.17%
11.25% Power Finance Corpn. Ltd. 2018	0.13%
Equity	88.04%
Infosys Ltd.	7.13%
ITC Ltd.	6.73%
Reliance Industries Ltd.	6.56%
HDFC Bank Ltd.	5.68%
Housing Development Finance Corpn. Ltd.	5.29%
ICICI Bank Ltd.	5.22%
Tata Consultancy Services Ltd.	4.84%
Bharti Airtel Ltd.	3.93%
Larsen And Toubro Ltd.	3.64%
Oil And Natural Gas Corpn. Ltd.	3.15%
Other Equity	35.88%
MMI, Deposits, CBLO & Others	4.45%

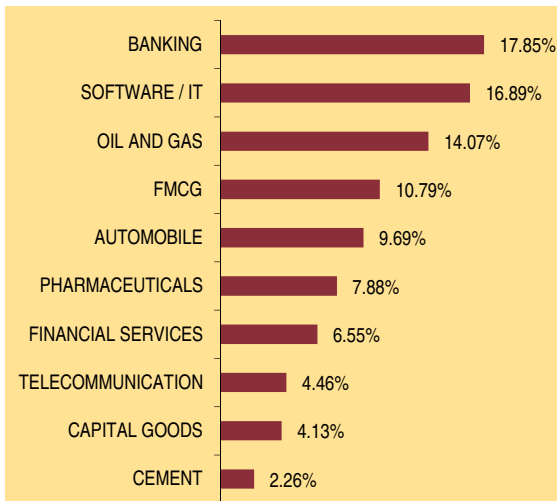
Asset Allocation



Rating Profile



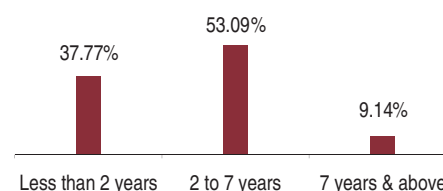
Top 10 Sectoral Allocation



Maturity (in years)

6.30

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 88.04% from 92.44% while that to MMI has increased to 4.45% from -0.45% on a MOM basis.

Platinum Premier fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Platinum Advantage Fund

SFIN No.ULIF02408/09/10BSLPLATADV109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 29th November 2013: ₹ 10.47

Asset held as on 29th November 2013: ₹ 814.62 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
GOVERNMENT SECURITIES	1.83%		
8.15% Government Of India 2022	0.78%		
8.08% Government Of India 2020	0.46%		
7.8% Government Of India 2020	0.35%		
8.19% Government Of India 2020	0.24%		
CORPORATE DEBT	5.06%		
National Housing Bank 2019	0.91%		
Rural Electrification Corpn. Ltd. 2020	0.77%		
9.35% Rural Electrification Corpn. Ltd. 2022	0.42%		
7.93% Power Grid Corpn. Of India Ltd. 2020	0.42%		
7.93% Power Grid Corpn. Of India Ltd. 2019	0.38%		
8.7% Power Finance Corpn. Ltd. 2020	0.38%		
9% Export Import Bank Of India 2019	0.36%		
9.25% LIC Housing Finance Ltd. 2023	0.29%		
8.84% Power Grid Corpn. Of India Ltd. 2019	0.24%		
9.62% LIC Housing Finance Ltd. 2015	0.20%		
Other Corporate Debt	0.70%		
Equity	90.77%		
Infosys Ltd.	8.29%		
ITC Ltd.	7.01%		
Reliance Industries Ltd.	6.22%		
HDFC Bank Ltd.	6.10%		
Housing Development Finance Corpn. Ltd.	5.61%		
ICICI Bank Ltd.	5.35%		
Tata Consultancy Services Ltd.	5.05%		
Larsen And Toubro Ltd.	4.03%		
Oil And Natural Gas Corpn. Ltd.	2.86%		
Bharti Airtel Ltd.	2.69%		
Other Equity	37.57%		
MMI, Deposits, CBLO & Others	2.33%		
		Maturity (in years)	6.58
		Maturity Profile	
		40.76%	33.02%
		26.22%	
		Less than 2 years	2 to 7 years
			7 years & above

Fund Update:

Exposure to Equities has increased to 90.77% from 89.83% while that to MMI has increased to 2.33% from 1.31% on a MOM basis.

Foresight Single Pay

SFIN No.ULIF02610/02/11BSLFSITSP1109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

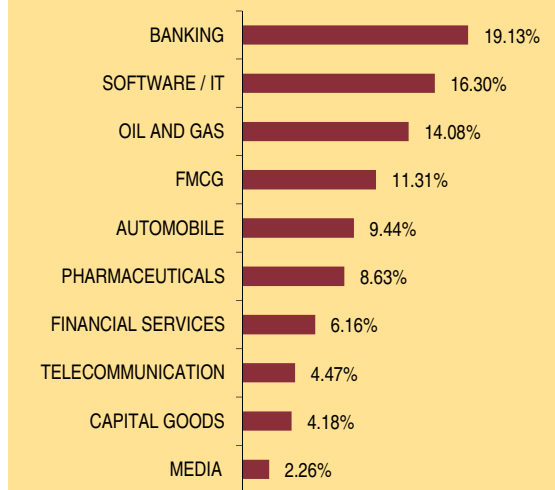
NAV as on 29th November 2013: ₹ 11.41

Asset held as on 29th November 2013: ₹ 71.87 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

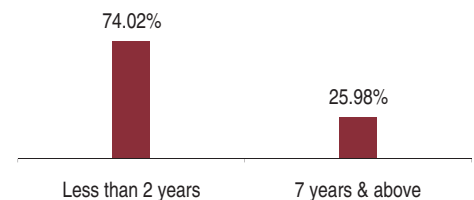
SECURITIES	Holding	Asset Allocation	Rating Profile	
GOVERNMENT SECURITIES	1.45%			
8.2% Government Of India 2022 7.8% Government Of India 2021	1.12% 0.33%			
CORPORATE DEBT	1.37%		Maturity (in years) 3.01	
9.3% Power Grid Corpn. Of India Ltd. 2021	1.37%			
Equity	89.39%			Maturity Profile
Infosys Ltd.	7.52%			
Reliance Industries Ltd.	7.26%			
ITC Ltd.	7.11%			
HDFC Bank Ltd.	5.95%			
ICICI Bank Ltd.	5.80%			
Housing Development Finance Corpn. Ltd.	5.02%			
Tata Consultancy Services Ltd.	4.96%			
Bharti Airtel Ltd.	4.00%			
Larsen And Toubro Ltd.	3.73%			
Oil And Natural Gas Corpn. Ltd.	3.04%			
Other Equity	35.01%			
MMI, Deposits, CBLO & Others	7.79%			

Top 10 Sectoral Allocation



Maturity (in years) **3.01**

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 89.39% from 96.36% while that to MMI has increased to 7.79% from 0.86% on a MOM basis.

Foresight 5 Pay

SFIN No.ULIF02510/02/11BSLFSIT5P1109



About The Fund

OBJECTIVE: To optimize the participation in an actively managed well-diversified equity portfolio of fundamentally strong blue chip companies while using debt instruments and derivatives to lock-in capital appreciations. The use of derivatives will be for hedging purposes only and as approved by the IRDA.

STRATEGY: To dynamically manage the allocation between equities and fixed income instruments, while using derivatives when necessary and for hedging purposes only. The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong blue-chip companies by following a research-focused investment approach. On the fixed income side, investments will be made in government securities, high rated corporate bonds and money market instruments.

NAV as on 29th November 2013: ₹ 10.85

Asset held as on 29th November 2013: ₹ 1148.78 Cr

FUND MANAGER: Mr. Deven Sangoi (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding	Asset Allocation	Rating Profile
GOVERNMENT SECURITIES	9.74%		
7.8% Government Of India 2021 8.79% Government Of India 2021 7.94% Government Of India 2021 6.9% Government Of India 2019 6.35% Government Of India 2020 10.25% Government Of India 2021 7.8% Government Of India 2020 8.13% Government Of India 2022 8.2% Government Of India 2023 5.64% Government Of India 2019 Other Government Securities	3.49% 2.78% 1.01% 0.60% 0.51% 0.44% 0.33% 0.19% 0.18% 0.08% 0.13%	Top 10 Sectoral Allocation	
CORPORATE DEBT	17.06%		
9.3% Power Grid Corpn. Of India Ltd. 2021 9.61% Power Finance Corpn. Ltd. 2021 9.48% Rural Electrification Corpn. Ltd. 2021 9.15% Export Import Bank Of India 2022 9.57% Indian Railway Finance Corpn. Ltd. 2021 9.36% Power Finance Corpn. Ltd. 2021 9.18% Housing Development Finance Corpn. Ltd. 2018 9.25% LIC Housing Finance Ltd. 2023 8.84% Power Grid Corpn. Of India Ltd. 2021 9.02% Rural Electrification Corpn. Ltd. 2022 Other Corporate Debt	2.05% 1.61% 1.12% 0.91% 0.88% 0.86% 0.86% 0.85% 0.84% 0.71% 6.37%	Maturity (in years) 6.79	
Equity	65.75%	Maturity Profile	
Infosys Ltd. Reliance Industries Ltd. ITC Ltd. HDFC Bank Ltd. ICICI Bank Ltd. Housing Development Finance Corpn. Ltd. Tata Consultancy Services Ltd. Bharti Airtel Ltd. Larsen And Toubro Ltd. Mahindra And Mahindra Ltd. Other Equity	5.46% 5.28% 5.16% 4.42% 4.21% 3.64% 3.61% 2.90% 2.78% 2.21% 26.07%		
MMI, Deposits, CBLO & Others	7.45%	Fund Update:	
		Exposure to Equities has decreased to 65.75% from 69.46% while that to MMI has increased to 7.45% from 1.34% on a MOM basis.	

Titanium I Fund

SFIN No.ULIF01911/12/09BSLITITAN1109



About The Fund

OBJECTIVE: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

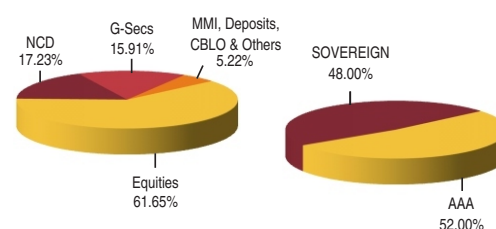
NAV as on 29th November 2013: ₹ 12.16

Asset held as on 29th November 2013: ₹ 48.92 Cr

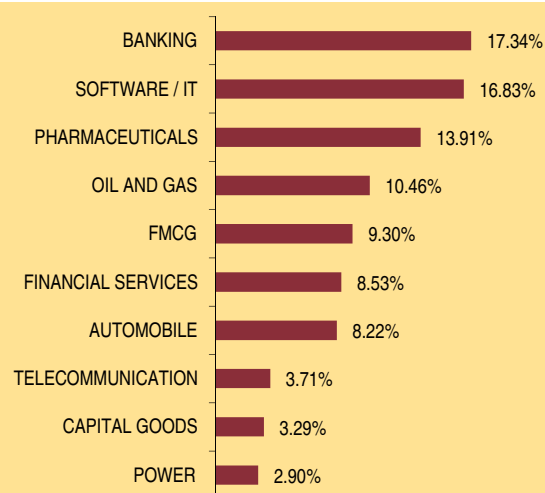
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	15.91%
7.59% Government Of India 2015	6.86%
7.61% Government Of India 2015	4.85%
7.17% Government Of India 2015	4.20%
CORPORATE DEBT	17.23%
9.2% IDFC Ltd 2015	6.10%
8.8% Power Grid Corpn. Of India Ltd. 2014	4.82%
9.37% National Housing Bank 2015	4.08%
8.95% Power Finance Corpn. Ltd. 2015	2.03%
9.43% Rural Electrification Corpn. Ltd. 2014	0.20%
Equity	61.65%
Infosys Ltd.	5.53%
HDFC Bank Ltd.	4.40%
ITC Ltd.	4.33%
Housing Development Finance Corpn. Ltd.	4.23%
Reliance Industries Ltd.	3.99%
Tata Consultancy Services Ltd.	2.83%
Mahindra And Mahindra Ltd.	2.79%
ICICI Bank Ltd.	2.76%
Dr. Reddys Laboratories Ltd.	2.52%
State Bank Of India	2.33%
Other Equity	25.94%
MMI, Deposits, CBLO & Others	5.22%

Asset Allocation Rating Profile

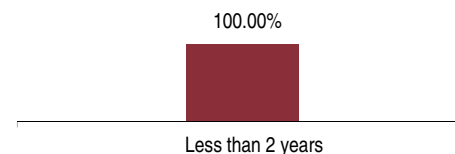


Top 10 Sectoral Allocation



Maturity (in years) 1.23

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 61.65% from 66.67%

Titanium I fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Titanium II Fund

SFIN No.ULIF02011/12/09BSLITITAN2109



About The Fund

OBJECTIVE: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

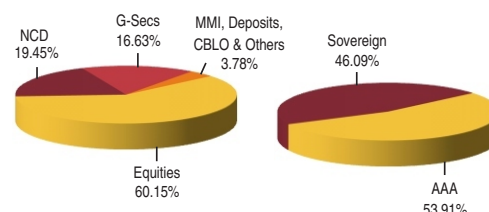
NAV as on 29th November 2013: ₹ 11.93

Asset held as on 29th November 2013: ₹ 15.39 Cr

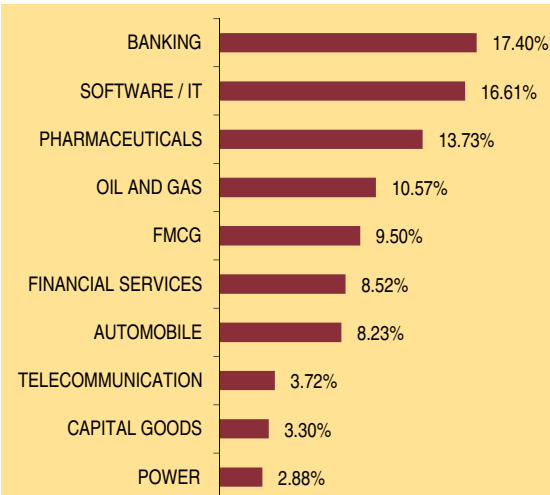
FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES	Holding
GOVERNMENT SECURITIES	16.63%
7.17% Government Of India 2015	10.53%
7.59% Government Of India 2015	6.10%
CORPORATE DEBT	19.45%
8.64% Power Grid Corpn. Of India Ltd. 2015	7.21%
9.2% IDFC Ltd 2015	4.53%
9.15% Export Import Bank Of India 2015	3.88%
8.29% Power Finance Corpn. Ltd. 2015	3.83%
Equity	60.15%
Infosys Ltd.	5.39%
HDFC Bank Ltd.	4.30%
ITC Ltd.	4.23%
Housing Development Finance Corpn. Ltd.	4.12%
Reliance Industries Ltd.	3.92%
Mahindra And Mahindra Ltd.	2.76%
ICICI Bank Ltd.	2.71%
Tata Consultancy Services Ltd.	2.65%
Dr. Reddys Laboratories Ltd.	2.46%
State Bank Of India	2.27%
Other Equity	25.34%
MMI, Deposits, CBLO & Others	3.78%

Asset Allocation Rating Profile

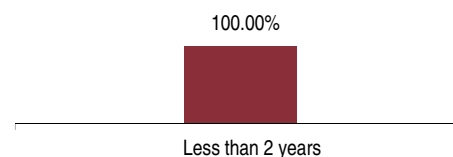


Top 10 Sectoral Allocation



Maturity (in years) 1.49

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 60.15% from 65.17% while that to MMI has increased to 3.78% from 0.27% on a MOM basis.

Titanium II fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Titanium III Fund

SFIN No. ULIF02111/12/09BSLITITAN3109



About The Fund

OBJECTIVE: The primary objective of the fund is to provide Capital Protection, at a high level of safety and liquidity through judicious investments in high quality short-term debt.

STRATEGY: Generate better return with low level of risk through investment into fixed interest securities having short-term maturity profile.

NAV as on 29th November 2013: ₹ 11.03

Asset held as on 29th November 2013: ₹ 7.28 Cr

FUND MANAGER: Mr. Sumit Poddar (Equity), Mr. Devendra Singhvi (Debt)

SECURITIES Holding

GOVERNMENT SECURITIES 15.53%

7.17%	Government Of India 2015	11.46%
7.59%	Government Of India 2015	4.07%

CORPORATE DEBT 31.68%

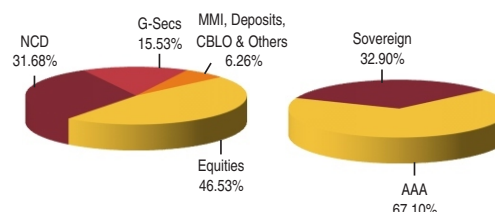
8.64%	Power Grid Corpn. Of India Ltd. 2015	8.46%
9.2%	IDFC Ltd 2015	6.83%
9.37%	National Housing Bank 2015	5.48%
9.15%	Export Import Bank Of India 2015	5.47%
8.95%	Power Finance Corpn. Ltd. 2015	2.72%
9.46%	National Bank For Agri. And Rural Development 2015	1.37%
8.29%	Power Finance Corpn. Ltd. 2015	1.35%

Equity 46.53%

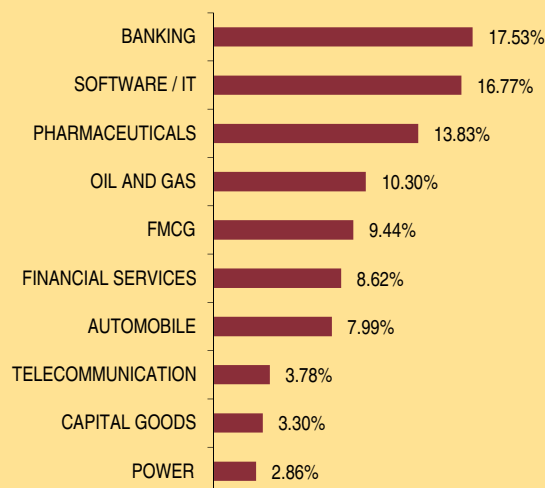
	Infosys Ltd.	4.22%
	HDFC Bank Ltd.	3.34%
	ITC Ltd.	3.32%
	Housing Development Finance Corpn. Ltd.	3.22%
	Reliance Industries Ltd.	3.08%
	ICICI Bank Ltd.	2.12%
	Tata Consultancy Services Ltd.	2.05%
	Mahindra And Mahindra Ltd.	2.01%
	Dr. Reddys Laboratories Ltd.	1.93%
	State Bank Of India	1.77%
	Other Equity	19.45%

MMI, Deposits, CBLO & Others 6.26%

Asset Allocation Rating Profile

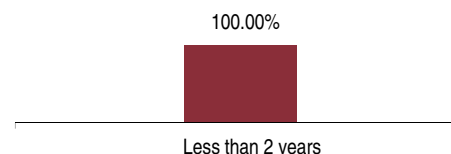


Top 10 Sectoral Allocation



Maturity (in years) 1.44

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 46.53% from 51.01% while that to MMI has increased to 6.26% from 1.38% on a MOM basis.

Titanium III fund is predominantly invested in large cap stocks and maintains a well diversified portfolio.

Pension Nourish Fund

SFIN No. ULIF00604/03/03BSLNOURISH109



About The Fund

OBJECTIVE: To generate persistent return through active management of fixed income portfolio and focus on creating long-term equity portfolio, which will enhance yield of composite portfolio with minimum risk appetite.

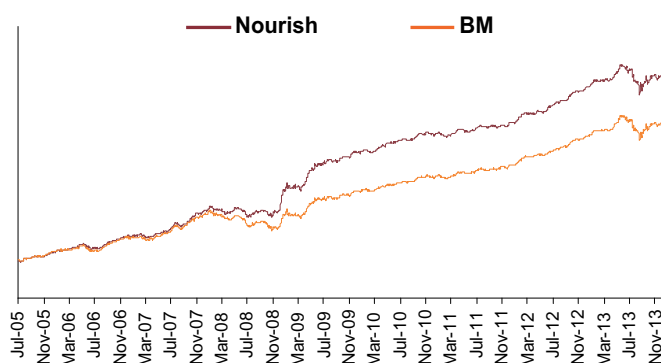
STRATEGY: To invest in fixed income securities with marginal exposure to equity up to 10% at low level of risk. This fund is suitable for those who want to protect their capital and earn steady return on investment through higher exposure to debt securities.

NAV as on 29th November 2013: ₹ 22.20

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

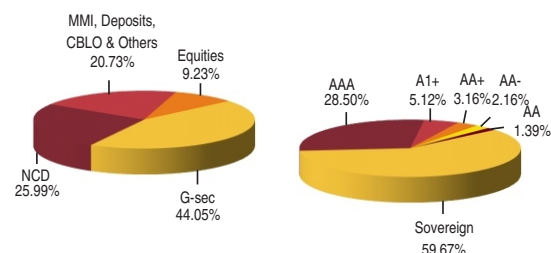
Asset held as on 29th November 2013: ₹ 12.84 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)



Asset Allocation

Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India	2026
7.16%	Government Of India	2023
9.15%	Government Of India	2024
8.15%	Government Of India	2022
7.95%	Government Of India	2032
7.46%	Government Of India	2017

CORPORATE DEBT

7.6%	Housing Development Finance Corpn. Ltd.	2017
11.95%	Housing Development Finance Corpn. Ltd.	2018
10.7%	Indian Railway Finance Corpn. Ltd.	2023
9.25%	Dr. Reddys Laboratories Ltd.	2014
9.5%	Housing Development Finance Corpn. Ltd.	2017
8.6%	Power Finance Corpn. Ltd.	2014
8.9%	Steel Authority Of India Ltd.	2019
10.85%	Rural Electrification Corpn. Ltd.	2018
12.65%	Cholamandalam Investment And Finance Co. Ltd.	2014
9.36%	Power Finance Corpn. Ltd.	2021
	Other Corporate Debt	

Equity

ITC Ltd.	0.79%
Infosys Ltd.	0.78%
Reliance Industries Ltd.	0.58%
HDFC Bank Ltd.	0.51%
Housing Development Finance Corpn. Ltd.	0.50%
Tata Consultancy Services Ltd.	0.49%
ICICI Bank Ltd.	0.43%
Oil And Natural Gas Corpn. Ltd.	0.30%
Bharti Airtel Ltd.	0.27%
Larsen And Toubro Ltd.	0.26%
Other Equity	4.31%

MMI, Deposits, CBLO & Others

20.73%

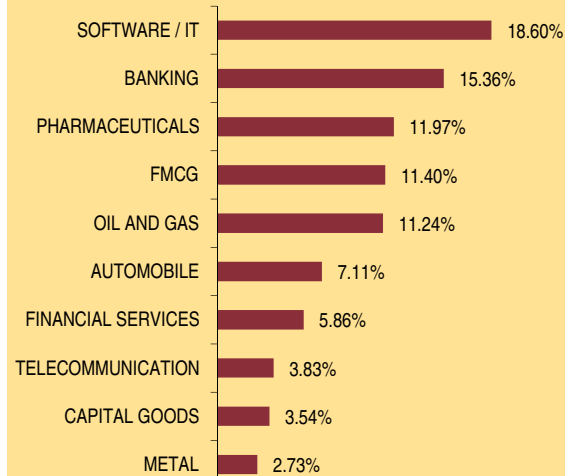
Holding

44.05%

25.99%

9.23%

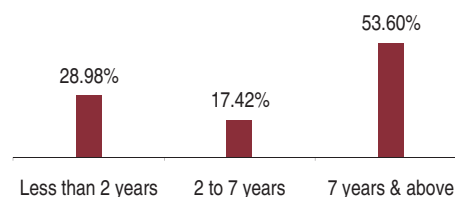
Top 10 Sectoral Allocation



Maturity (in years)

7.62

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 9.23% from 9.44% while that to MMI has slightly decreased to 20.73% from 20.91% on a MOM basis.

Pension Growth Fund

SFIN No. ULIF00504/03/03BSLIGROWTH109



About The Fund

OBJECTIVE: This fund option helps build your capital and generate better returns at moderate level of risk, over a medium or long-term period through a balance of investment in equity and debt.

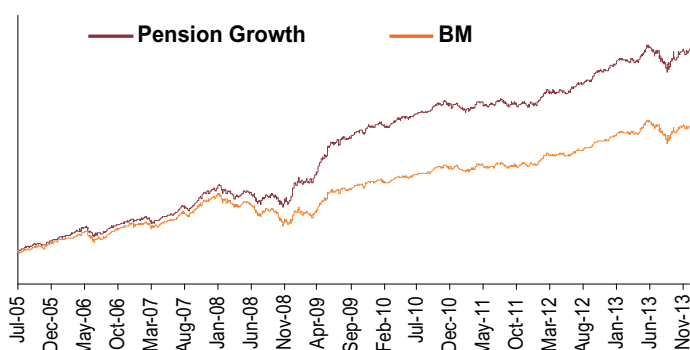
STRATEGY: Generate better return with moderate level of risk through active management of fixed income portfolio and focus on creating long term equity portfolio which will enhance yield of composite portfolio with low level of risk appetite.

NAV as on 29th November 2013: ₹ 27.38

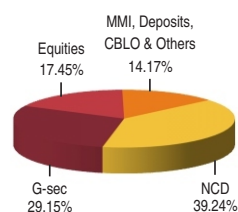
BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

Asset held as on 29th November 2013: ₹ 36.63 Cr

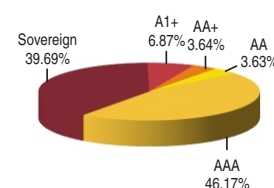
FUND MANAGER: Mr. Devendra Singhvi



Asset Allocation



Rating Profile



SECURITIES

GOVERNMENT SECURITIES

8.33%	Government Of India 2026
8.32%	Government Of India 2032
8.2%	Government Of India 2022
7.95%	Government Of India 2032
8.79%	Government Of India 2021
8.28%	Government Of India 2032
7.46%	Government Of India 2017
9.2%	Government Of India 2030
8.97%	Government Of India 2030
5.64%	Government Of India 2019
	Other Government Securities

Holding

29.15%

6.40%
5.04%
3.50%
2.80%
2.69%
1.89%
1.85%
1.38%
1.35%
1.07%
1.20%

CORPORATE DEBT

9.2%	Housing Development Finance Corpn. Ltd. 2018
9.2%	Power Grid Corpn. Of India Ltd. 2020
9.02%	Rural Electrification Corpn. Ltd. 2022
9.48%	Rural Electrification Corpn. Ltd. 2021
10.05%	National Bank For Agri. And Rural Development 2014
9.4%	National Bank For Agri. And Rural Development 2016
9.3%	State Bank Of India 2021
9.55%	Hindalco Industries Ltd. 2022
9.65%	Cholamandalam Investment And Finance Co. Ltd. 2018
8.6%	Power Finance Corpn. Ltd. 2014
	Other Corporate Debt

39.24%

5.37%
5.35%
5.27%
3.52%
2.73%
2.72%
2.68%
2.67%
2.67%
2.17%
4.08%

Equity

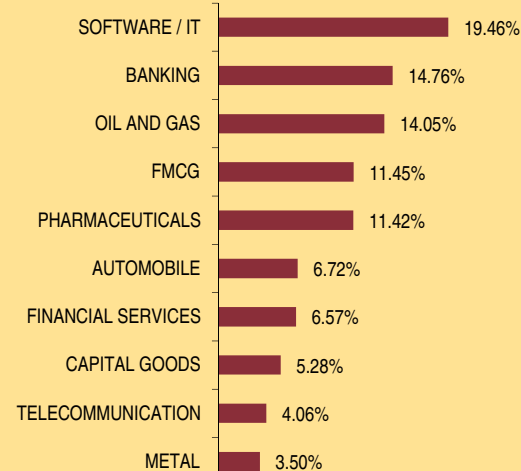
17.45%

Infosys Ltd.	1.84%
ITC Ltd.	1.49%
Reliance Industries Ltd.	1.34%
HDFC Bank Ltd.	1.10%
Housing Development Finance Corpn. Ltd.	1.07%
ICICI Bank Ltd.	0.77%
Tata Consultancy Services Ltd.	0.73%
Larsen And Toubro Ltd.	0.70%
Divis Laboratories Ltd.	0.69%
Oil And Natural Gas Corpn. Ltd.	0.55%
Other Equity	7.15%

MMI, Deposits, CBLO & Others

14.17%

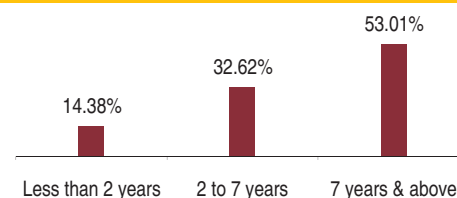
Top 10 Sectoral Allocation



Maturity (in years)

8.16

Maturity Profile



Fund Update:

Exposure to Equities has increased to 17.45% from 15.05% while that to MMI has decreased to 14.17% from 17.68% on a MOM basis.

Pension Enrich Fund

SFIN No. ULIF00404/03/03BSLIENRICH109



About The Fund

OBJECTIVE: Helps you grow your capital through enhanced returns over a medium to long term period through investments in equity and debt instruments, thereby providing a good balance between risk and return.

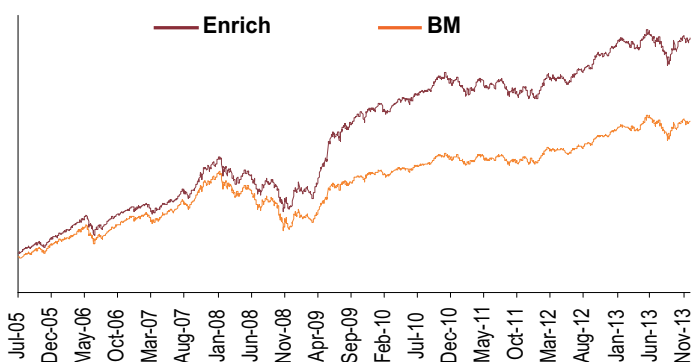
STRATEGY: To earn capital appreciation by maintaining diversified equity portfolio and seek to earn regular return on fixed income portfolio by active management resulting in wealth creation for policyholders.

NAV as on 29th November 2013: ₹ 31.32

BENCHMARK: BSE 100 & Crisil Composite Bond Index & Crisil Liquid Fund Index

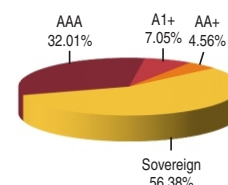
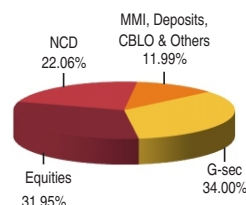
Asset held as on 29th November 2013: ₹ 161.69 Cr

FUND MANAGER: Mr. Sunil Kumar (Equity), Mr. Ajit Kumar PPB (Debt)

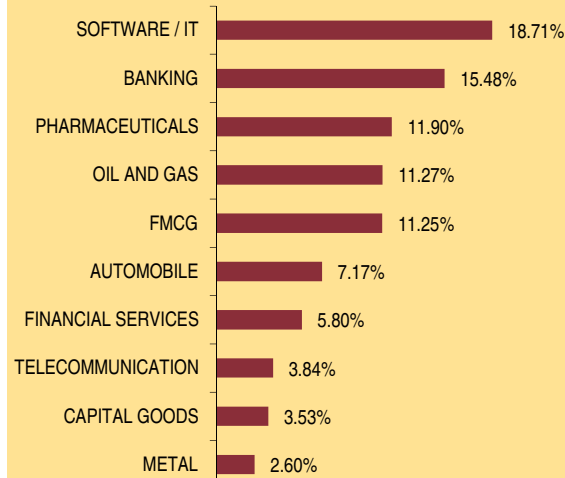


Asset Allocation

Rating Profile



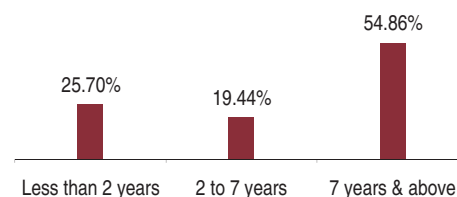
Top 10 Sectoral Allocation



Maturity (in years)

7.91

Maturity Profile



Fund Update:

Exposure to Equities has decreased to 31.95% from 32.88% while that to MMI has decreased to 11.99% from 12.70% on a MOM basis.

SECURITIES

Holding

GOVERNMENT SECURITIES

34.00%

8.33% Government Of India 2026	11.60%
7.16% Government Of India 2023	6.00%
8.83% Government Of India 2023	3.11%
8.28% Government Of India 2027	2.89%
9.15% Government Of India 2024	2.67%
7.46% Government Of India 2017	2.16%
8.28% Government Of India 2032	1.71%
7.95% Government Of India 2032	1.38%
8.32% Government Of India 2032	1.14%
7.99% Government Of India 2017	0.76%
Other Government Securities	0.59%

CORPORATE DEBT

22.06%

8.9% Steel Authority Of India Ltd. 2019	2.98%
8.6% Power Finance Corpn. Ltd. 2014	1.96%
10.25% Tech Mahindra Ltd. 2014	1.86%
8.49% Indian Railway Finance Corpn. Ltd. 2014	1.85%
9.5% Housing Development Finance Corpn. Ltd. 2017	1.85%
9.18% Housing Development Finance Corpn. Ltd. 2018	1.83%
9.55% Hindalco Industries Ltd. 2022	1.82%
9.81% Power Finance Corpn. Ltd. 2018	1.24%
8.9% Power Finance Corpn. Ltd. 2018	1.20%
9.02% Rural Electrification Corpn. Ltd. 2022	1.19%
Other Corporate Debt	4.27%

Equity

31.95%

Infosys Ltd.	2.72%
ITC Ltd.	2.67%
Reliance Industries Ltd.	2.03%
HDFC Bank Ltd.	1.76%
Tata Consultancy Services Ltd.	1.71%
Housing Development Finance Corpn. Ltd.	1.70%
ICICI Bank Ltd.	1.49%
Oil And Natural Gas Corpn. Ltd.	1.04%
Bharti Airtel Ltd.	0.94%
Larsen And Toubro Ltd.	0.91%
Other Equity	14.98%

MMI, Deposits, CBLO & Others

11.99%

Pure Equity

SFIN No.ULIF02707/10/11BSLIPUREEQ109



About The Fund

OBJECTIVE: The objective of the fund is to provide long-term wealth creation by actively managing portfolio through investment in selective businesses. Fund will not invest in businesses that provide goods or services in gambling, lottery/contests, animal produce, liquor, tobacco, entertainment like films or hotels, banks and financial institutions

STRATEGY: The equity investment strategy will revolve around building and actively managing a well-diversified equity portfolio of value & growth driven fundamentally strong companies by following a research-focused investment approach. Equity investments will be made based on the following criteria: Investment in companies will be made in strict compliance with the objective of the fund, Fund will not invest in banks and financial institutions and companies whose interest income exceeds 3% of total revenues, Investing in leveraged-firms is restrained on the provision that heavily indebted companies ought to serve a considerable amount of their revenue in interest payments.

NAV as on 29th November 2013: ₹ 12.22

Asset held as on 29th November 2013: ₹ 3.22 Cr

FUND MANAGER:

Mr. Dhrumil Shah

SECURITIES

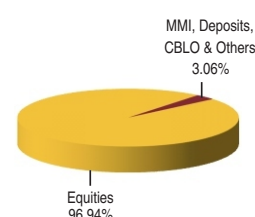
Holding

Asset Allocation

Equity

96.94%

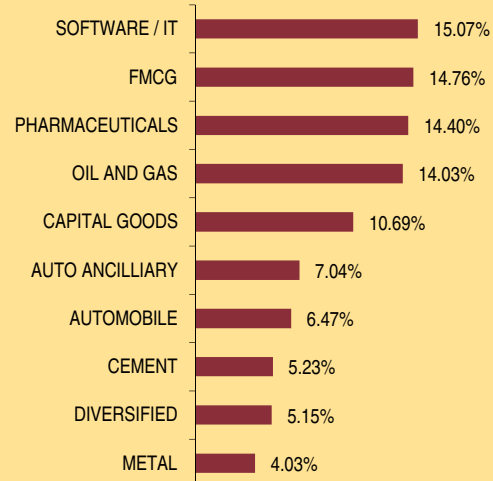
Reliance Industries Ltd.	6.73%
Asian Paints Ltd.	6.38%
Tata Consultancy Services Ltd.	6.35%
Cipla Ltd.	6.03%
Larsen And Toubro Ltd.	5.22%
ACC Ltd.	5.07%
Grasim Industries Ltd.	4.99%
Lupin Ltd.	4.89%
Wabco India Limited	4.39%
Cummins India Ltd.	4.35%
Other Equity	42.54%



MMI, Deposits, CBLO & Others

3.06%

Top 10 Sectoral Allocation



Fund Update:

Exposure to Equities has increased to 96.94% from 90.13% while that to MMI has decreased to 3.06% from 9.87% on a MOM basis.

Liquid Plus

SFIN No.ULIF02807/10/11BSLLIQPLUS109



About The Fund

OBJECTIVE: To provide superior risk-adjusted returns with low volatility at a high level of safety and liquidity through investments in high quality short term fixed income instruments - upto 1 year maturity

STRATEGY: The fund will invest in high quality short-term fixed income instruments – upto 1-year maturity. The endeavor will be to optimize returns while providing liquidity and safety with very low risk profile.

NAV as on 29th November 2013: ₹ 11.37

BENCHMARK:

Crisil Liquid Index

Asset held as on 29th November 2013: ₹ 18.80 Cr

FUND MANAGER : Mr. Ajit Kumar PPB

SECURITIES

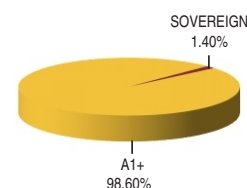
Holding

Asset Allocation

Rating Profile

MMI, Deposits, CBLO & Others

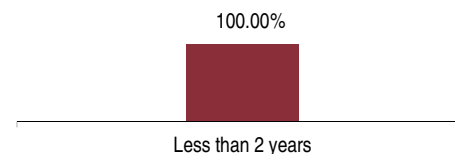
100.00%



Maturity (in years)

0.41

Maturity Profile



Fund Update:

The average maturity of the fund has slightly decreased to 0.41 years from 0.42 years in the previous month.

Value & Momentum

SFIN No.ULIF02907/10/11BSLIVALUEM109



About The Fund

OBJECTIVE: The objective of the fund is to provide long-term wealth maximization by managing a well diversified equity portfolio predominantly comprising of deep value stocks with strong momentum.

STRATEGY: To build & manage a diversified equity portfolio of value and momentum driven stocks by following a prudent mix of qualitative & quantitative investment factors. This strategy has outperformed the broader market indices over long-term. The fund would seek to identify companies which have attractive business fundamentals, competent management and prospects of robust future growth and are yet available at a discount to their intrinsic value and display good momentum. The fund will also maintain reasonable level of liquidity.

NAV as on 29th November 2013: ₹ 10.21 **BENCHMARK:** BSE 100

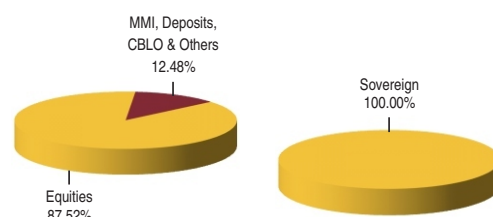
Asset held as on 29th November 2013: ₹ 8.61 Cr **FUND MANAGER:** Mr. Sunil Kumar

SECURITIES Holding Asset Allocation Rating Profile

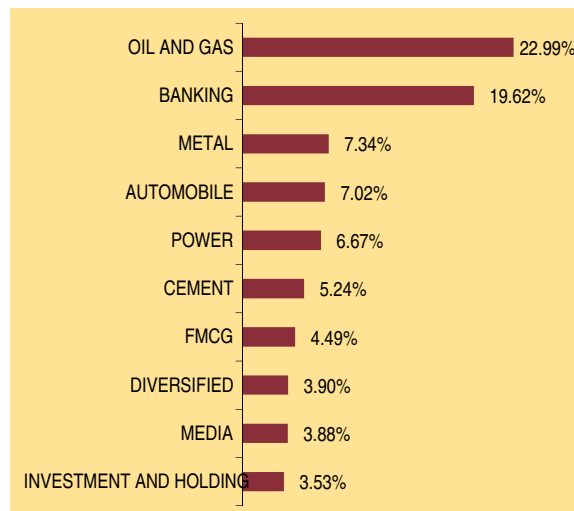
Equity 87.52%

NTPC Ltd.	4.64%
Hero Motocorp Limited	4.33%
Federal Bank Ltd.	4.20%
GAIL (India) Ltd.	4.00%
Oil And Natural Gas Corpn. Ltd.	3.66%
Castrol India Ltd.	3.49%
City Union Bank	3.42%
Max India Ltd.	3.41%
Jagran Prakashan Ltd.	3.39%
Gujarat Mineral Development Corporation	3.32%
Other Equity	49.65%

MMI, Deposits, CBLO & Others 12.48%

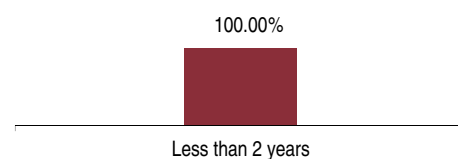


Top 10 Sectoral Allocation



Maturity (in years) 0.01

Maturity Profile



Fund Update:

Exposure to Equities has slightly decreased to 87.50% from 87.54% while that to MMI has increased to 12.50% from 12.46% on a MOM basis.